

Working Draft of Appendix A 2012 Needs Assessment



Consolidated Housing and Community Development Plan 2012 – 2013 Extension

September 6, 2012

Note: This is a working draft that is still being revised and completed. Please direct any comments or questions on it to rosemary.curran@kingcounty.gov

I. BACKGROUND INFORMATION

A. THE KING COUNTY HOUSING AND COMMUNITY DEVELOPMENT CONSORTIUM

King County is a partner with most cities outside of Seattle through the Community Development Block Grant (CDBG) and HOME Consortiums to allocate and administer affordable housing development funds. Recent efforts and strategies of the Consortium are detailed in the body of the 2012-2014 *Consolidated Housing and Community Development Plan*.

The County also participates with most¹ cities, including Seattle, in the administration and allocation of Regional Affordable Housing Program (RAHP) funds. In addition, the County participates with all cities in the Growth Management Planning Council (GMPC) to address housing affordability and planning, and partners with Eastside cities through A Regional Coalition for Housing (ARCH) to plan for and provide affordable housing in that sub-region.

This Needs Assessment Appendix provides an assessment of the demographic and economic characteristics of persons and households in King County, the local housing stock, and its ability to serve the housing needs of County residents now and in the future. This analysis provides the basis for the policies and strategies in the Consolidated Plan

This analysis recognizes that most housing will be developed within cities. Rural unincorporated areas are not anticipated to have a significant amount of housing development and therefore this analysis concentrates on housing development within the urban growth boundary. In addition, unincorporated urban areas will continue to be annexed to existing cities over the coming years. While the County maintains influence on housing development in these areas through development regulations, the analysis anticipates that the magnitude of this influence on housing development will diminish due to annexations.

As a result, the County's role as a regional leader and administrator of Consortium efforts will become the County's primary mechanism to promote housing development and affordability. Therefore, this analysis provides significant focus on housing stock and demographics data for all of King County and for areas outside of Seattle (Consortium cities) to provide an integrated view, analysis and response to housing needs at a countywide level. For the purposes of comparison, some data for sub-regions (i.e. North Urban King County, East Urban King County, South Urban King County, Northeast Rural Cities and Rural Areas, Southeast County, and the City of Seattle) is also provided. Because of difficulties in aggregating Census and American Communities Survey information for rural areas, data for the rural area is somewhat limited. This data is provided in the analysis whenever available.

B. DATA SOURCES

This analysis relies upon a variety of data sources compiled at various times over the last two decades. Sometimes these data sources are not directly comparable but are similar enough that

¹ All cities in King County are eligible to sign a RAHP Agreement with the County, but not all cities elect to do so. A majority of cities representing the most populated areas of King County do sign RAHP Agreements.

they can be used to identify trends. Unless otherwise noted in this analysis, it is assumed that these trends will continue in a similar manner in the coming years.

The main data sources for this analysis are the 2010 U.S. Census, the American Community Survey (ACS) for 2006 – 2010 (and in some cases, for 2005 – 2009) for data at the city, CDP, and census tract levels, and the American Community Survey for 2009 (for larger geographies such as King County, Seattle, and areas outside Seattle). Data from the census is now limited to basic demographic data such as age, race, and ethnicity, household type and size, and housing tenure. Special tabulations of Census and ACS data from HUD are also included.

The five-year ACS survey data provides information on income, poverty, immigrant population, language spoken at home, housing cost burden, and other data that is no longer collected by the decennial census. Only the five-year ACS aggregation provides this information at the census tract level and for census-designated places smaller than 20,000 persons. ACS data prior to the 2006 – 2010 data set used the 2000 census geography (i.e. 2000 census tracts and CDPs). The ACS 2006 – 2010 data uses the 2010 census geography. For smaller areas, the margins of error for the ACS data can be quite large, so that data should be viewed with a certain amount of caution. In cases where more current data is needed at the countywide level, the 2009 ACS has been used, but that data is not available at the city level, except for Seattle.

Other sources for the analysis in this appendix are:

The 1990 Decennial Census and the 2000 Decennial Census (for historical comparison)

King County Benchmark Program

King County Annual Growth Report

King County Buildable Lands Report

King County Assessor's data

Washington State Employment Security Department

United States Department of Housing and Urban Development for Household Income Limits

Dupre + Scott Apartment Advisors Inc

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C. DEFINITIONS

Affordable Housing is housing affordable at 30 percent or less of a household's monthly income. This is a general term that may include housing affordable to a wide range of income levels. There are some differences in how this is calculated for rental housing and ownership housing.

Affordable Rental Housing means a housing unit for which the monthly rent including basic utilities amount to 30 percent or less of a household's monthly income, and which matches or exceeds the size designated for the number of persons in the household.

Affordable Ownership Housing means a housing unit for which the monthly mortgage payment (principal and interest) and other costs including property taxes and if applicable, homeowners dues or insurance, amount to no more than 30 percent of the household income, and which matches or exceeds the size designated for the number of persons in the household.

Area Median Income (AMI) or "Median income" means annual household income for the Seattle-Bellevue, WA Metro Area as published on approximately an annual basis by the U.S. Department of Housing and Urban Development (HUD). The AMI includes adjustments in income level and affordable rent according to household size, and based on a presumed correspondence between household size and the size of the housing unit, and on the likelihood that larger households may have more than one wage-earner. **Area** means the Seattle-Bellevue HUD Metropolitan Fair Market Rent (FMR) Area (HMFA) which in 2012 included King and Snohomish Counties. Median income is also reported by the annual American Community Survey. It is different than HUD's AMI. However, the HUD area median income (100 percent AMI) for a two-person household in 2012, at \$70,400 was just 4 percent higher than the 2009 ACS median income for King County (\$67,800).

Household Income means the total annual income of all adult earners occupying the same housing unit. An earner occupying a separate accessory dwelling unit in a structure would be considered a separate household, and their income would be counted separately.

Very low-income households are households earning 30 percent AMI or less for their household size. In 2012, a two person household at 30 percent AMI earned \$21,150 per year or less.

Low-income households are households earning 31 percent to 50 percent AMI for their household size. In 2012, a two or three person household in this income range earned between \$21,150 and \$39,600 per year.

Moderate-income households are households earning 51 percent to 80 percent AMI for their household size. In 2012, a two or three person household in this income range earned between \$35,200 and \$63,600 annually..

Middle-income households are households earning 81 percent to 120 percent AMI for their household size. In 2012, a two or three person middle-income household earned between \$56,320 and \$79,200. A four person household could earn up to \$105,600.

Affordable rent or sales price assume that a household will generally need one less bedroom than the number of persons in the household, for example a two person household would need a one bedroom unit while a three person household needs a two bedroom unit. However, HUD assumes a correspondence between household size and income and the size of the housing unit in setting maximum rents. In 2011 the assumptions were:

Studio Units	One person household
One bedroom Units	One and a half (1.5) person household
Two bedroom Units	Three person household
Three bedroom Units	Four and a half person household

The table following the definitions shows the 2012 HUD published income limits for various income levels by household size. The rents and affordable home prices are broad estimates, which can vary considerably based on interest rates, homeowners dues, utilities included, etc.

Generally, estimates of sales price in this analysis assume a 10 percent down payment with a 30-year fixed mortgage at 4.5 percent interest. However, these factors, particularly the interest rate, will vary over time and economic conditions. Typically, affordable housing costs for an ownership unit include payments for principal, interest, taxes, and insurance. For condos, homeowner dues increase monthly housing expenses. As a result, condominium sales prices must be about 10 percent lower than that of a single family home to have similar affordability.

For rental units, affordable housing costs typically assume inclusion of basic utilities. These assumptions are not consistent in all data used in this analysis and therefore some figures may not be directly comparable. However, it is anticipated that these differences are minor enough to allow for general comparisons and will not significantly affect the conclusions of this analysis.

Healthy Housing is housing which protects all residents from exposure to harmful substances and environments, reduces the risk of injury, provides opportunities for safe and convenient daily physical activity, and assures access to healthy food and social connectivity. These goals can be achieved through implementing building practices that promote indoor health, and promoting land use patterns, transportation systems, open space and other amenities which result in healthy neighborhoods.

Sustainable Development seeks to balance urban growth with natural resource protection and energy efficiencies which help address climate change. This may include building location and design, sustainable site planning (e.g. low-impact development practices), preservation of trees, construction and operational practices, water savings, energy efficiencies, materials selection, durability, enhanced indoor environmental quality, lower dependence on automobile transportation, and adaptability to all stages of life.

Universal Design

Universal design is the design of products, buildings, and environments to be usable by all people, to the greatest extent possible, and which allows people to age in place in their home without the

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need for adaptation or specialized design. Universal design is a component of both sustainable development and healthy housing.

Workforce Housing is housing that is affordable to households with one or more workers. Creating workforce housing in a jurisdiction implies consideration of the wide range of income levels that characterize working households, from one person working at minimum wage to two or more workers earning the average county wage or above. There is a need for workforce housing that is reasonably close to regional job centers or easily accessible by public transportation.

2012 H.U.D. Income Levels by Household Size							
The following chart is only intended as an estimate of affordable rents and home prices based on present conditions. Current conditions and particular circumstances will be taken into account in determining actual affordable rents and home prices. See notes below for detail of assumptions about present conditions.							
Percent of Median Income	One Person Household	Two Person Household	Average Household (2.4 Persons)*	Three Person Household	Four Person Household	Five Person Household	Six Person Household
30%	\$ 18,500	\$ 21,150	\$ 22,210	\$ 23,800	\$ 26,400	\$ 28,550	\$ 30,650
Affordable Hsg Payment***	\$ 355	\$ 405	\$ 426	\$ 456	\$ 506	\$ 547	\$ 587
Affordable Rent	\$ 463	\$ 529	\$ 555	\$ 595	\$ 660	\$ 714	\$ 766
Affordable House Price***	\$77,800	\$88,900	\$93,400	\$100,000	\$111,000	\$120,000	\$128,800
40%	\$ 24,640	\$ 28,160	\$ 29,568	\$ 31,680	\$ 35,200	\$ 38,040	\$ 40,840
Affordable Hsg Payment	\$ 472	\$ 540	\$ 567	\$ 607	\$ 675	\$ 729	\$ 783
Affordable Rent	\$ 616	\$ 704	\$ 739	\$ 792	\$ 880	\$ 951	\$ 1,021
Affordable House Price	\$103,600	\$118,400	\$124,300	\$133,200	\$147,900	\$159,900	\$171,700
50%	\$ 30,800	\$ 35,200	\$ 36,960	\$ 39,600	\$ 44,000	\$ 47,550	\$ 51,050
Affordable Hsg Payment	\$ 590	\$ 675	\$ 708	\$ 759	\$ 843	\$ 911	\$ 978
Affordable Rent	\$ 770	\$ 880	\$ 924	\$ 990	\$ 1,100	\$ 1,189	\$ 1,276
Affordable House Price	\$129,500	\$147,900	\$155,300	\$166,400	\$184,900	\$199,900	\$214,600
60%	\$ 36,960	\$ 42,240	\$ 44,352	\$ 47,520	\$ 52,800	\$ 57,060	\$ 61,260
Affordable Hsg Payment	\$ 708	\$ 810	\$ 850	\$ 911	\$ 1,012	\$ 1,094	\$ 1,174
Affordable Rent	\$ 924	\$ 1,056	\$ 1,109	\$ 1,188	\$ 1,320	\$ 1,427	\$ 1,532
Affordable House Price	\$155,300	\$177,500	\$186,400	\$199,700	\$221,900	\$239,800	\$257,500
70%	\$ 43,120	\$ 49,280	\$ 51,744	\$ 55,440	\$ 61,600	\$ 66,570	\$ 71,470
Affordable Hsg Payment	\$ 826	\$ 945	\$ 992	\$ 1,063	\$ 1,181	\$ 1,276	\$ 1,370
Affordable Rent	\$ 1,078	\$ 1,232	\$ 1,294	\$ 1,386	\$ 1,540	\$ 1,664	\$ 1,787
Affordable House Price	\$181,200	\$207,100	\$217,500	\$233,000	\$258,900	\$279,800	\$300,400
80%(capped)**	\$ 45,500	\$ 52,000	\$ 54,600	\$ 58,500	\$ 65,000	\$ 70,200	\$ 75,400
Affordable Hsg Payment	\$ 872	\$ 997	\$ 1,047	\$ 1,121	\$ 1,246	\$ 1,346	\$ 1,445
Affordable Rent	\$ 1,138	\$ 1,300	\$ 1,365	\$ 1,463	\$ 1,625	\$ 1,755	\$ 1,885
Affordable House Price	\$191,200	\$218,600	\$229,500	\$245,900	\$273,200	\$295,100	\$316,900
80%(not capped)	\$ 49,280	\$ 56,320	\$ 59,136	\$ 63,360	\$ 70,400	\$ 76,080	\$ 81,680
Affordable Hsg Payment	\$ 945	\$ 1,079	\$ 1,133	\$ 1,214	\$ 1,349	\$ 1,458	\$ 1,566
Affordable Rent	\$ 1,232	\$ 1,408	\$ 1,478	\$ 1,584	\$ 1,760	\$ 1,902	\$ 2,042
Affordable House Price	\$207,100	\$236,700	\$248,600	\$266,300	\$295,900	\$319,800	\$343,300
90%	\$ 55,440	\$ 63,360	\$ 66,528	\$ 71,280	\$ 79,200	\$ 85,590	\$ 91,890
Affordable Hsg Payment	\$ 1,063	\$ 1,214	\$ 1,275	\$ 1,366	\$ 1,518	\$ 1,640	\$ 1,761
Affordable Rent	\$ 1,386	\$ 1,584	\$ 1,663	\$ 1,782	\$ 1,980	\$ 2,140	\$ 2,297
Affordable House Price	\$233,000	\$266,300	\$279,600	\$299,600	\$332,900	\$359,700	\$386,200
100%	\$ 61,600	\$ 70,400	\$ 73,920	\$ 79,200	\$ 88,000	\$ 95,100	\$ 102,100
Affordable Hsg Payment	\$ 1,181	\$ 1,349	\$ 1,417	\$ 1,518	\$ 1,687	\$ 1,823	\$ 1,957
Affordable Rent	\$ 1,540	\$ 1,760	\$ 1,848	\$ 1,980	\$ 2,200	\$ 2,378	\$ 2,553
Affordable House Price	\$258,900	\$295,900	\$310,700	\$332,900	\$369,900	\$399,700	\$429,100
115%	\$ 70,840	\$ 80,960	\$ 85,008	\$ 91,080	\$ 101,200	\$ 109,365	\$ 117,415
Affordable Hsg Payment	\$ 1,358	\$ 1,552	\$ 1,629	\$ 1,746	\$ 1,940	\$ 2,096	\$ 2,250
Affordable Rent	\$ 1,771	\$ 2,024	\$ 2,125	\$ 2,277	\$ 2,530	\$ 2,734	\$ 2,935
Affordable House Price	\$297,700	\$340,300	\$357,300	\$382,800	\$425,300	\$459,700	\$493,500
120%	\$ 73,920	\$ 84,480	\$ 88,704	\$ 95,040	\$ 105,600	\$ 114,120	\$ 122,520
Affordable Hsg Payment	\$ 1,417	\$ 1,619	\$ 1,700	\$ 1,822	\$ 2,024	\$ 2,187	\$ 2,348
Affordable Rent	\$ 1,848	\$ 2,112	\$ 2,218	\$ 2,376	\$ 2,640	\$ 2,853	\$ 3,063
Affordable House Price	\$310,700	\$355,100	\$372,800	\$399,500	\$443,800	\$479,700	\$515,000
*Since the average KC household is about 2.4 persons, this column approximates the median for all households in the County.							
**HUD caps the 80% category at the national level, so it represents less than 80% of median income in the King County area. Many federal programs use this capped 80% level.							
***Affordable housing costs are based on 30% of monthly income. An affordable housing payment (principle and interest only) is calculated at 23% of monthly income. Taxes, utilities and/or condo or homeowner fees are estimated to account for an additional 7%, but could be as much as 10%. Affordable rent is calculated at 30% of monthly income assuming the inclusion of utilities in this amount.							
This chart currently calculates the affordable mortgage payment based on 10% down payment and fixed interest of 4.5%. These may change with market conditions. Many conventional mortgages now require a 20% down payment.							

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GEOGRAPHIES USED

For Demographic and Housing Analysis:

1. Cities including unincorporated “Census Designated Places” (CDPs)
2. Census Tracts
3. Census Blocks
4. King County (Total for all areas including cities within King County)
5. King County Outside Seattle (all cities and unincorporated areas outside the City of Seattle)
6. Sub-regions within King County

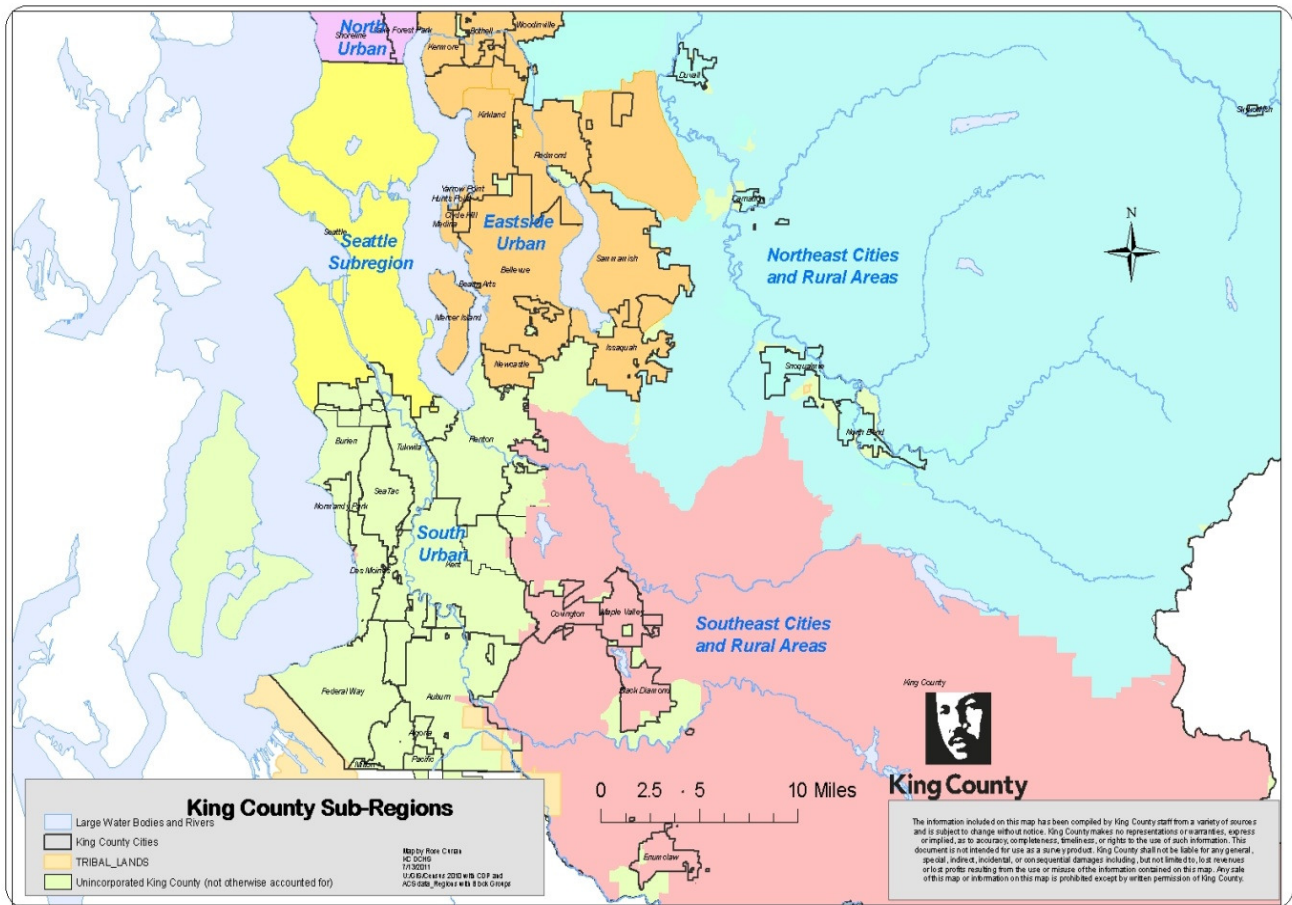
For purposes of this analysis, much of the data has been aggregated to large regions (also called sub-regions) which, along with the City of Seattle, account for all King County. Outside of Seattle, most of the North, East Urban, and South Regions fall within the Urban Growth Area of King County, with the exception of Vashon which is included with the South Region, and parts of Union Hill/Novelty Hill, which is included in the East Urban Region. There are still some unincorporated urban areas of King County, such as White Center, Skyway, Fairwood, and north and south Lakeland that also fall within these urban regions.

The remaining two regions, the Northeast Rural Cities and Rural Region, and the Southeast Region, include incorporated cities (such as Carnation, Snoqualmie, Covington, Enumclaw, etc.), rural areas, and at least one unincorporated area (East Renton Highlands) that straddles the urban growth boundary and contains both urban and rural parts. Cities such as Carnation, Snoqualmie, and Enumclaw have traditionally been called “rural cities”. They are officially within the urban growth area of the County, but they are surrounded by rural areas.

There are several reasons for this particular regional division. One is that Consortium funding is apportioned to areas outside of Seattle, and CDBG funding, in particular, is generally allocated between the North / East / Northeast regions of the County, and the South / Southeast regions of the County. The dividing line is roughly south of Newcastle and south of Issaquah. Another reason for this division is that the East Urban Region corresponds closely to the cities that belong to A Regional Coalition for Housing (ARCH).

Because ACS data is not generally available at the census-block level, and because census tracts often cross city boundaries, it has usually been more efficient to aggregate census and ACS data based on cities and census-designated places (CDPs) into these regions, rather than to aggregate it based on census tract data. However, maps based on data available from the 2010 Census and the ACS 2006 - 2010 will display census block-level data which is more geographically precise than city and CDP-level data.

The map below shows the sub-regions of the County used in this appendix.



The following is a list of the cities, census-designated places, and remaining rural areas that compose each of the regions:

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Type of Area	Region	Type of Area	Region
EASTSIDE Urban Region		City	SEATTLE
City	Beaux Arts Village town	SOUTH REGION	
City	Bellevue city	City	Algona city
City	Bothell - KC only - est at 50% total*	City	Auburn - KC only*
City	Clyde Hill city	City	Burien city
City	Hunts Point town	City	Des Moines city
City	Issaquah city	City	Federal Way city
City	Kenmore city	City	Kent city
City	Kirkland city	City	Normandy Park city
City	Medina city	City	Pacific city
City	Mercer Island city	City	Renton city
City	Newcastle city	City	SeaTac city
City	Redmond city	City	Tukwila city
City	Sammamish city	UKC Urban	Boulevard Park CDP
City	Woodinville city	UKC Urban	Riverton CDP**
City	Yarrow Point town	UKC Urban	Bryn Mawr-Skyway CDP
UKC Urban	Eastgate CDP	UKC Urban	East Hill-Meridian CDP**
UKC Urban	Inglewood-Finn Hill CDP**	UKC Urban	Fairwood CDP
UKC Urban	Kingsgate CDP**	UKC Urban	Lakeland North CDP
UKC Urban	Klahanie CDP	UKC Urban	Lakeland South CDP
UKC Urban / Rural	Union Hill-Novelty Hill CDP	UKC Urban	White Center CDP
NORTH Region		UKC-Rural	Vashon CDP
City	Lake Forest Park city	SOUTHEAST REGION	
City	Shoreline city	City	Black Diamond city
NORTHEAST Rural Cities and Rural Region		City	Covington city
UKC Rural	Lake Marcel-Stillwater CDP	City	Enumclaw city
UKC Rural	Ames Lake CDP	City	Maple Valley City
UKC Rural	Baring CDP	UKC Rural	Hobart CDP
UKC Rural	Cottage Lake CDP (N. Bear Creek)	UKC Rural	Lake Holm CDP
UKC Rural	Fall City CDP	UKC Rural	Lake Morton-Berrydale CDP
UKC Rural	Northeast Unincorp KC no CDP	UKC Rural	Maple Heights-Lake Desire CDP
UKC Urban/ Rural	Riverbend CDP	UKC Rural	Mirrormont CDP
UKC Rural	Tanner CDP	UKC Rural	Ravensdale CDP
UKC Rural	Wilderness Rim CDP	UKC Rural	Shadow Lake CDP
City	Carnation city	UKC Urban/Rural	East Renton Highlands CDP
City	Duvall city	UKC-Rural	Southeast Unincorp KC no CDP
City	North Bend city	* About 50% of Bothell and about 90% of Auburn fall within King County	
City	Skykomish town	** CDP means a Census-Designated Place that is not an incorporated city. However, since the 2010 Census, most of Kingsgate and Inglewood-Finn Hill CDP's have been annexed to the City of Kirkland, East Hill CDP to the City of Kent; and Riverton CDP to the City of Burien	
City	Snoqualmie city		

II. CHARACTERISTICS OF HOUSEHOLDS

Because King County administers funds for affordable and homeless housing and for community development throughout most of the cities of King County as well as for the unincorporated areas of the County, this appendix covers demographic, income and housing trends for all of King County with a particular emphasis on King County outside Seattle.

GROWTH

KING COUNTY'S GROWTH RATE SLOWS FROM 15 PERCENT TO 11 PERCENT

- King County had 1,931,249 residents as of April 1, 2010 according to the United States Census. This was an increase of over 194,200 people or 11.2 percent from the 1,737,034 residents in 2000. This rate of increase was slower than the 15 percent increase seen during the 1990's.
- Housing units increased by 109,000, or nearly 15 percent, but households grew by just 11 percent from 710,900 to 789,200, an increase of 78,300.
- According to King County Countywide Planning Policy new growth targets², King County is expected to add 233,000 housing units (or about 221,350 households) between 2006 and 2031. About 41,000 new housing units were added from 2006 through 2009. Growth for the remainder of this period (2012 – 2031) is anticipated to average over 9,000 households per year during the next 20 years.

KING COUNTY OUTSIDE OF SEATTLE CONTINUES TO GROW BUT PACE SLOWS FROM THE 1990S. SEATTLE'S GROWTH RATE HOLDS STEADY

- The population in King County outside of Seattle increased from 1,173,660 in 2000 to 1,322,589 persons in 2010 - an increase of nearly 13 percent. Over this same period the population in Seattle increased from 563,374 to 608,660 or an 8 percent increase.
- Compared to the 1990's, Seattle has grown at exactly the same rate (8 percent), while the pace of growth outside Seattle slowed from 18 percent to 13 percent, reflected in the somewhat slower growth in the County overall.

FEWER PEOPLE ARE LIVING IN UNINCORPORATED AREAS, MORE IN CITIES

- Most of the county's growth has been in the cities, while the unincorporated areas of King County continue to shrink in size and population.
- The number of residents living in unincorporated areas dropped almost 19 percent during the 2000 – 2010 decade mainly due to annexations.
- The unincorporated population fell from 349,773 to 325,000 during this decade, and the percentage of residents in unincorporated areas decreased from 21 percent to 17 percent of the total population.

² The growth targets are based on WA State OFM's growth projections for King County out to 2031.

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- A further drop in the unincorporated population occurred in 2010 (post-census) and 2011 when large annexations took effect in Burien (part of White Center), Kent (Panther Lake area) and in Kirkland (Finn-Hill and Juanita Kingsgate). This reduced the unincorporated population by about 73,000 persons and added that population to the three cities.
- With this change residents of the unincorporated areas are now under 13 percent of the County's total population.
- With the 2010 and 2011 annexations included, more than 87 percent of King County residents now live in cities.
- Residents living in cities outside Seattle increased from 47 percent to 53 percent of the county's total population by 2010. Seattle now comprises about 31.5 percent of the county's residents, compared to 32.4 percent in 2000.

EAST AND SOUTH GROWTH EXCEEDS SEATTLE AND NORTH REGION

- The highest rate of population growth in King County since 2000 has been in the South Urban Sub-Region. It grew 15.7 percent, adding over 79,000 persons.
- The second highest population growth was in the East Urban Region at 13.6 percent, adding about 55,000 persons. The Southeast Sub-Region grew at 9.1 percent, adding about 10,000 persons.
- In contrast, the North Urban Sub-Region appears to have lost about 0.8 percent of its population from 2000 to 2010.
- Seattle grew at a healthy 8 percent rate, gaining over 45,000 persons.

Population and Household Growth in King County 2000 to 2010 by Sub-Region

SUB-REGION	Total Population, 2000*	Total Population, 2010	Total Housing Units, 2000	Total Housing Units, 2010	Occupied Housing Units (HH), 2000	Occupied Housing Units (HH), 2010	Pct Chg in Pop	Pct Chg in HHs	Average Persons Per Occupied Housing Unit, 2010
EAST URBAN SUB-REGION	405,684	460,931	171,179	199,067	163,186	184,305	13.6%	12.9%	2.56
NORTH URBAN SUB-REGION	66,167	65,605	26,506	28,055	25,745	26,585	-0.8%	3.3%	2.44
NE CITIES AND RURAL SUB-REGION	81,100	85,613	30,003	32,624	28,884	30,719	5.6%	6.4%	2.70
SOUTH URBAN SUB-REGION	506,709	586,055	202,777	235,336	194,066	219,531	15.7%	13.1%	2.66
SE CITIES AND RURAL SUB-REGION	114,000	124,385	41,273	47,200	40,036	44,664	9.1%	11.6%	2.76
SEATTLE CITY	563,374	608,660	270,524	308,516	258,499	283,510	8.0%	9.7%	2.06
King County Total	1,737,034	1,931,249	742,262	850,799	710,415	789,314	11.2%	11.1%	2.40

- Household growth has shown a somewhat different pattern. Both the South and East Urban Sub-Regions added new households at a rate of about 13 percent, and the Southeast grew at almost 12 percent. Seattle households increased by 9.7 percent.
- The lower rates of household growth compared to population growth in the East and South suggest larger household sizes and fewer people moving into their own new households,

particularly in the South, where the difference between population growth and new households is 2.6 percent. This almost certainly reflects the housing crisis during which some people lost their homes or jobs and had to “double up”, and new households were unable or unwilling to buy a home.

- In Seattle, however, growth in new households outpaced population growth, indicating the trend toward smaller households in smaller units throughout the city. The Southeast also saw higher household growth than population growth, and the North region experienced household growth even though its population declined slightly.

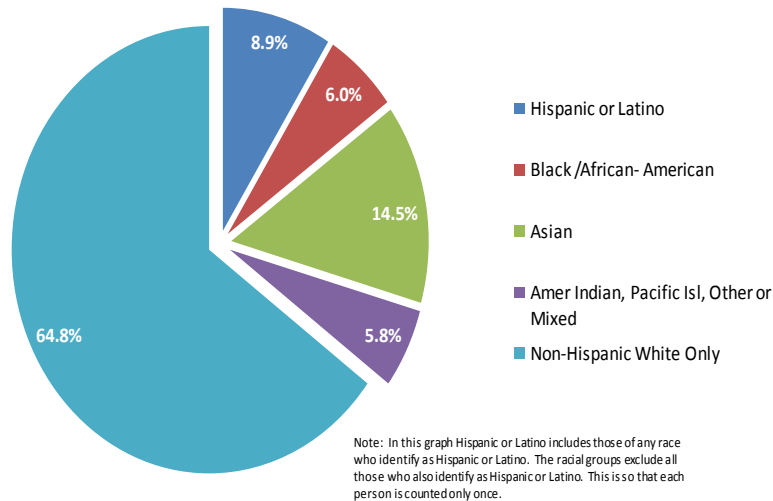
RACE, ETHNICITY AND IMMIGRATION

DIVERSITY HAS INCREASED

- The proportion of King County’s population that are “persons of color” defined as those who are Hispanic-Latino or non-white or both has increased more than threefold in three decades, from 10.2 percent in 1980 to 35.2 percent in 2010.
- Just a decade ago in 2000, 73.4 percent of King County residents were non-Hispanic white and 26.6 percent were “persons of color”. By 2010, the non-Hispanic white population had decreased to 64.8 percent and 35.2 percent of the population were “persons of color”.
- The group with the greatest growth was the Hispanic/Latino population (of any race) which rose to 8.9 percent of the population. Asian population (non-Hispanic) rose from under 11 percent to 14.5 percent.
- The percentage of non-Hispanic black residents rose to 6 percent. In areas outside of Seattle the rate of increase among those of Hispanic or Latino origin was even greater than for the whole County, growing from 5.6 percent of the population in 2000 to 10 percent in 2010.

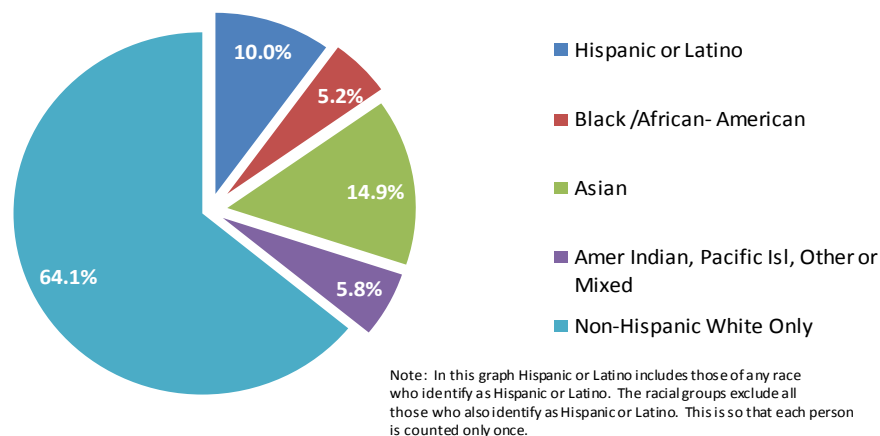
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RACE AND ETHNICITY in KING COUNTY: 2010



- The percentage of Native American residents remained about the same at 0.7 percent. The percentage of Hawaiian and Pacific Islander residents at 0.7 percent is about equal to the percent of Native American residents.
- Residents of two or more races, but non-Hispanic, made up 4.1 percent of the population in 2010, just slightly higher than in 2000. However, when those who identify as Hispanic-Latino are included, 5.0 percent of the population is of mixed race.

Race and Ethnicity in KING COUNTY Outside Seattle: 2010

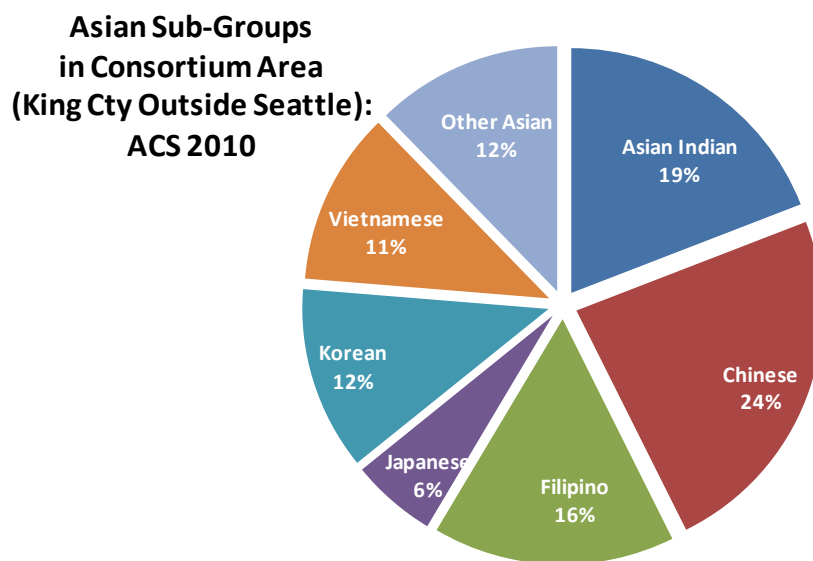


- In areas outside of Seattle, the increase in diversity was even more pronounced. The percentage of Non-Hispanic White residents decreased from 76.1 percent in 2000 to 64.1 percent of the population in 2010. This means that 35.9 percent of the population in the Consortium area is composed of persons of color.

- The percentage of Non-Hispanic Black residents in the Consortium area increased from 3.9 percent in 2000 to 5.2 percent in 2010. Asian residents increased to 14.9 percent.
- Native American residents decreased slightly from 0.9 percent to 0.7 percent of the population outside Seattle. Pacific Islanders account for 0.9 percent of the population, 4.0 percent are mixed race and 0.2 percent are of “other race”. Together those who identified as American Indians, Pacific Islanders, “other races” or mixed races (but non-Hispanic) were 5.8 percent of the population outside of Seattle.
- In areas outside of Seattle the rate of increase among those of Hispanic origin was even greater than for the whole County, growing from 5.6 percent of the population in 2000 to 10 percent in 2010.

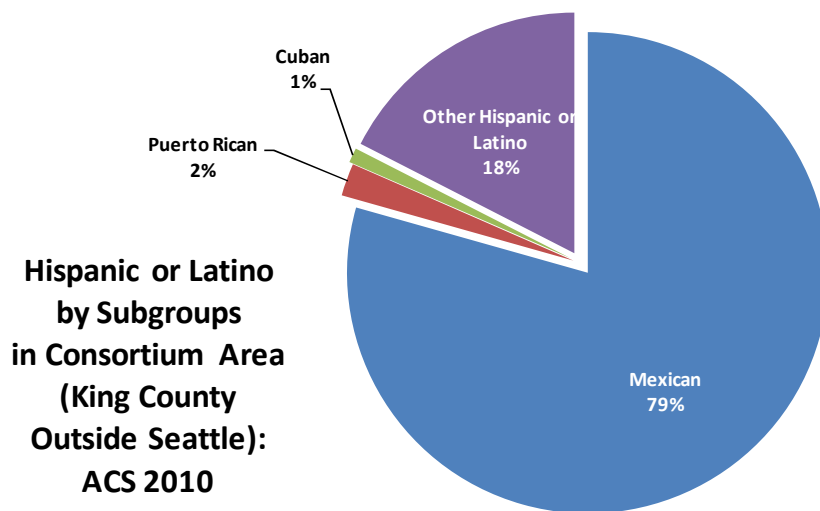
IN KING COUNTY RACE AND ETHNICITY REPRESENT MANY NATIONS OF ORIGIN

- Asian residents are divided among a variety of ethnicities with Chinese being the largest group.
- Three-quarters of Hispanic residents are of Mexican descent.
- Over half of Pacific Islanders are of Samoan origin.
- Over 50 different languages are spoken in many jurisdictions in the consortium, with as many as 77 languages spoken in some jurisdictions³.
- In 2007, 24.1 percent (about 288,100 residents) of the consortium population over the age of five spoke a language other than English at home. Forty-four percent of these speak English less than very well.
- The pie charts below show the relative proportion of ethnic sub-groups within the Asian, Hispanic-Latino, and Pacific Islander populations in the Consortium area.

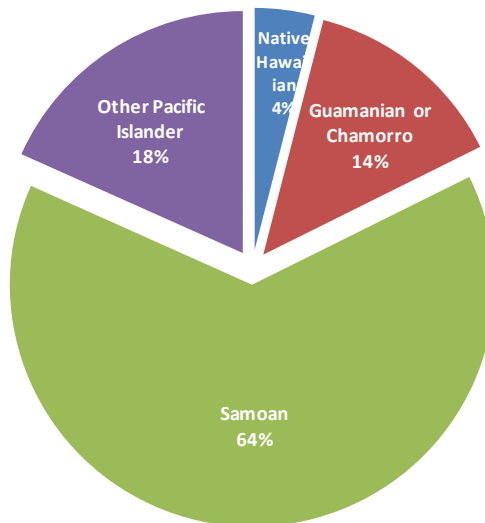


³ United Way of King County, “Languages Spoken in King County School Districts”.

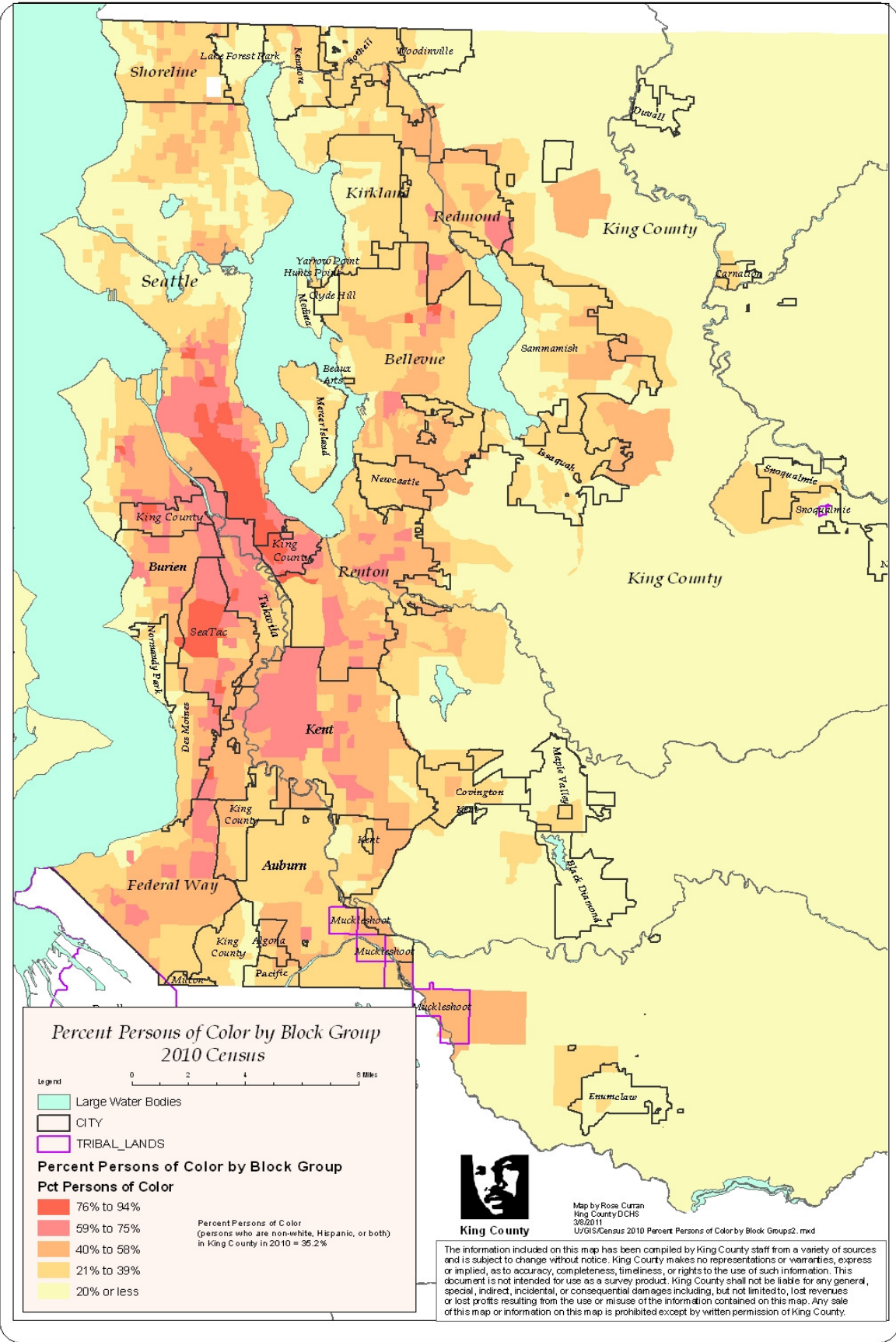
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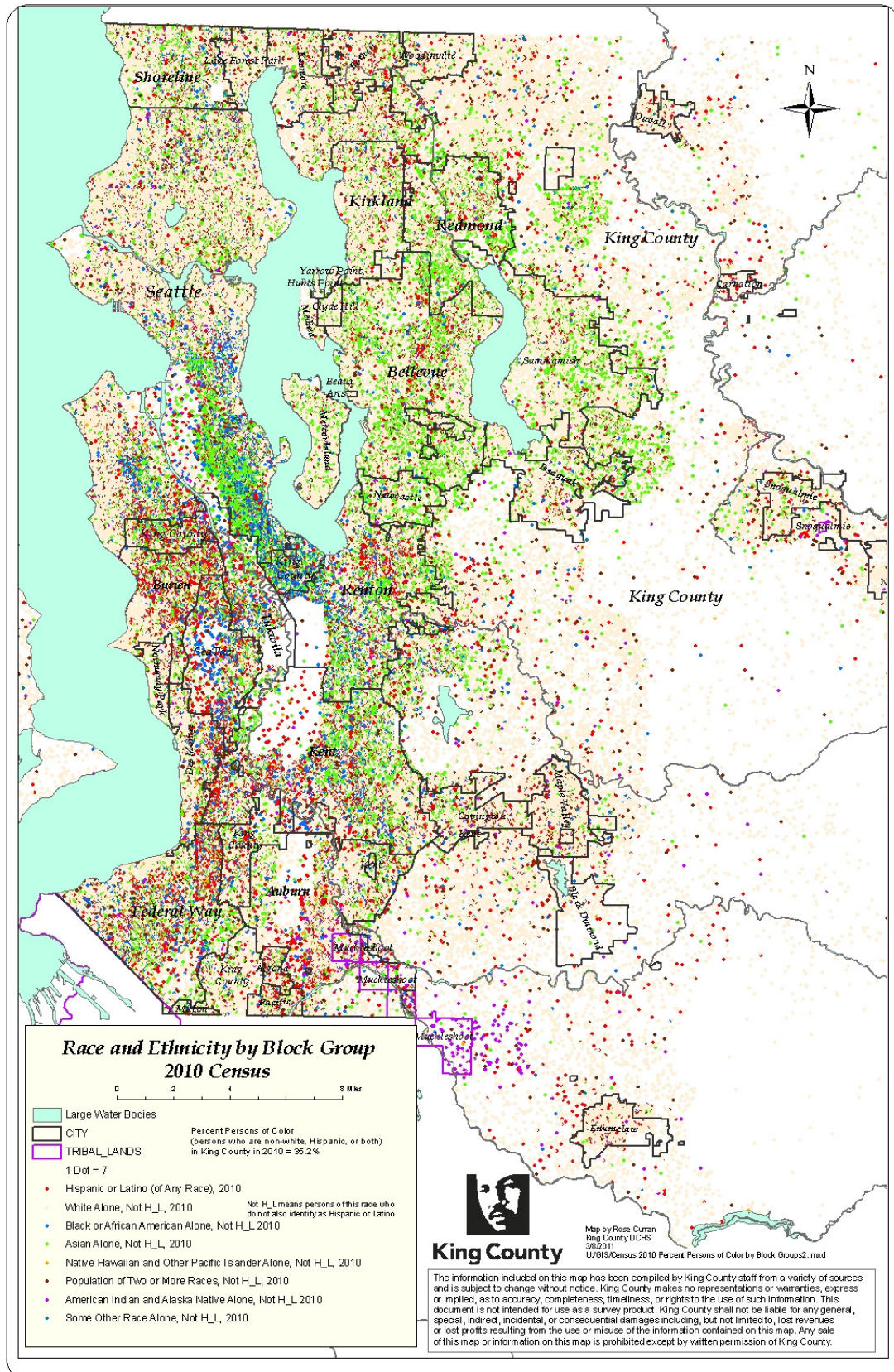
Pacific Islanders by Subgroup in Consortium Area (King County Outside Seattle): ACS 2010



The geographic distribution of diversity in King County in 2010 is best seen through the two maps which follow. The first shows the areas with higher and lower percentages of persons of color, and the second shows Hispanic and non-Hispanic racial groups by “dot” concentration. Both of these maps were created from 2010 block group level Census data to make the geographic location of populations relatively precise. However, because margins of error are greater at the block group level, the map should be understood as a general picture of diversity in the County rather than an exact measure for each block.



King County Consolidated Plan 2012-2014



Population, Race and Ethnicity by Sub-Region of King County: 2010 Census											
	Total Pop	Persons of Color	Pct Persons of Color	Hispanic or Latino (HL)	Pct Hisp or Latino	African-American alone Not HL	Pct African-American Alone	Asian Not HL	Pct Asian Alone	Amer Ind, Pac Isl, Other or Mixed (Not HL)	Pct Amer Ind/Pacific Isl/Other, or Mixed
EAST URBAN REGION	460,594	145,454	31.6%	28,551	6.2%	7,480	1.6%	89,621	19.5%	19,803	4.3%
NORTH URBAN REGION	65,605	19,413	29.6%	3,948	6.0%	2,800	4.3%	9,092	13.9%	3,573	5.4%
NORTHEAST RURAL CITIES and NE Rural Area	85,951	14,119	16.4%	5,438	6.3%	829	1.0%	3,943	4.6%	3,909	4.5%
SOUTH URBAN REGION	585,717	273,508	46.7%	85,763	14.6%	55,808	9.5%	88,285	15.1%	43,652	7.5%
SOUTHEAST URBAN and SE Rural Area	124,723	22,372	17.9%	8,350	6.7%	2,296	1.8%	5,550	4.5%	6,176	5.0%
SEATTLE	608,660	205,082	33.7%	40,329	6.6%	47,113	7.7%	83,537	13.7%	34,103	5.6%
TOTAL KC OUTSIDE SEATTLE	1,322,589	474,867	35.9%	132,049	10.0%	69,213	5.2%	196,492	14.9%	77,113	5.8%
KING COUNTY TOTAL	1,931,249	679,949	35.2%	172,378	8.9%	116,326	6.0%	280,029	14.5%	111,216	5.8%

The table above provides a more detailed breakdown of race and ethnicity by sub-region.

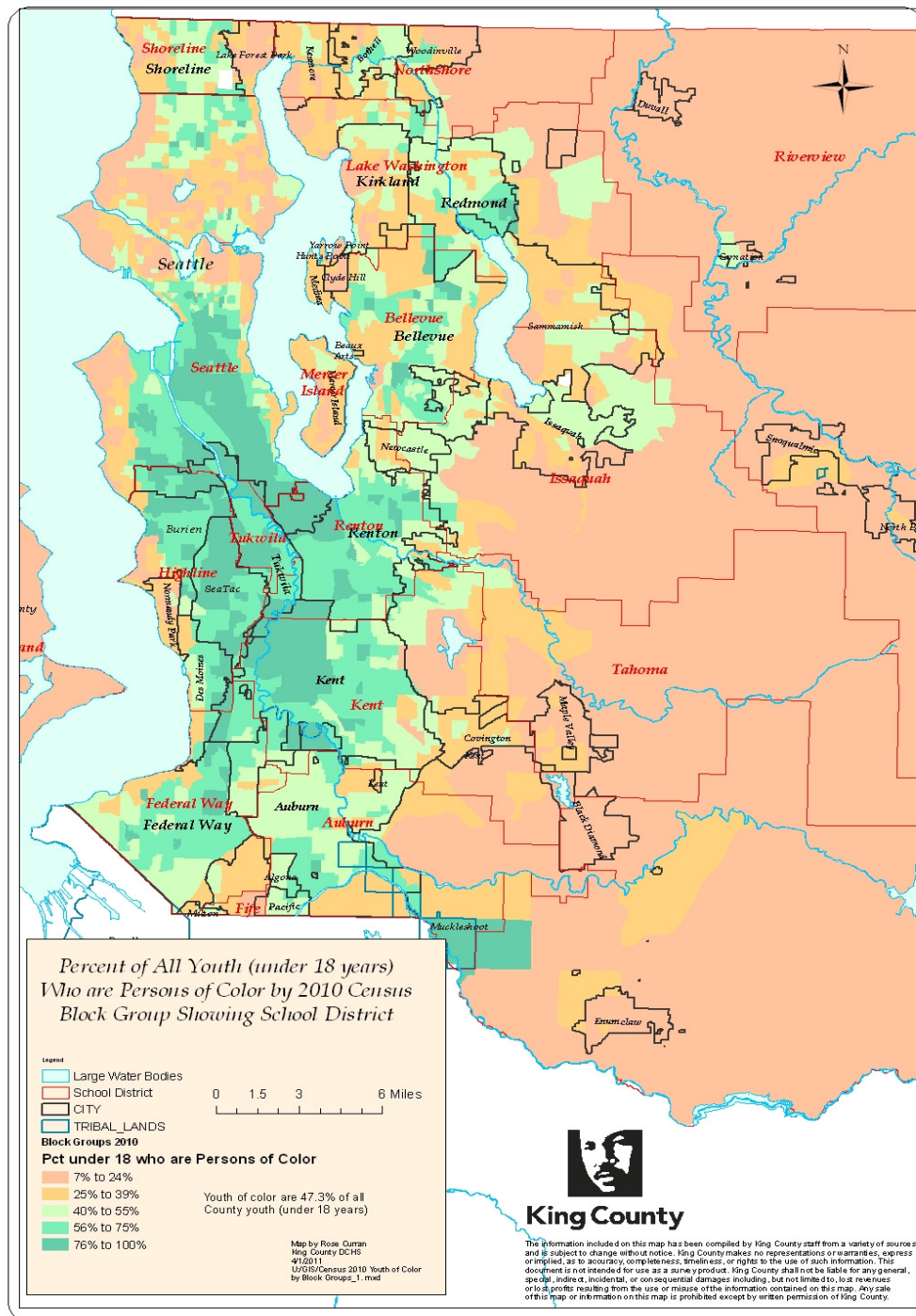
- Overall the South Urban region has the highest percentage of persons of color - about 47 percent or nearly half of the population.
- Seattle, the North Urban region and the East Urban region range from about 30 – 34 percent persons of color, while the more rural Northeast and Southeast areas have 16 – 18 percent.
- The East Urban region has the highest percentage of Asians at nearly 20 percent, while the South Urban region has the highest percentage of all other racial/ethnic groups.
- Outside of the South region, the Hispanic/Latino population is fairly evenly distributed among the other sub-regions.
- African-Americans, on the other hand, tend to be clustered in the west urban regions – Seattle, North Urban, and South Urban - with only a small percent in the East, Northeast or Southeast regions.

Another noteworthy trend appears among the population of King County that is under 18 years of age.

- While 35.2 percent of the whole county's population are persons of color, among those under 18 years of age, 47.3 percent are now youth of color. This trend is likely to accelerate because of larger families (higher birth rates) among some minority groups and because of continued in-migration of those groups.
- Within another three decades, or possibly sooner, non-Hispanic whites could be one of many minority populations within the County.

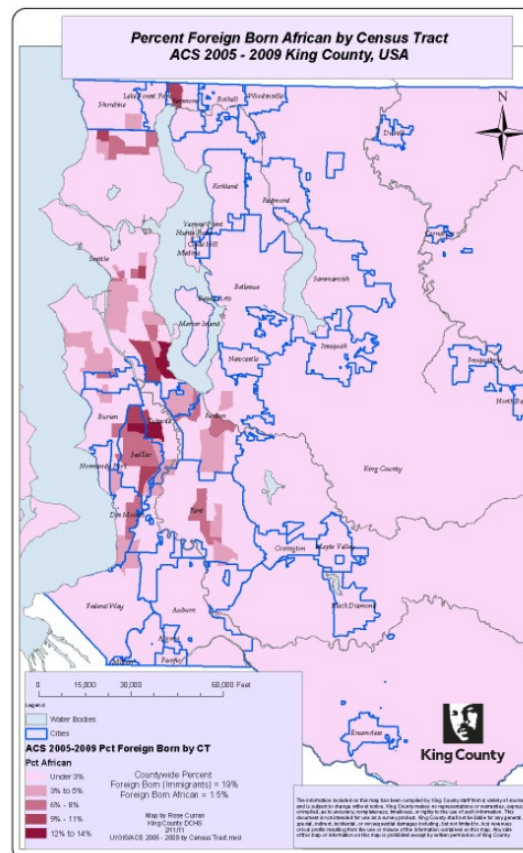
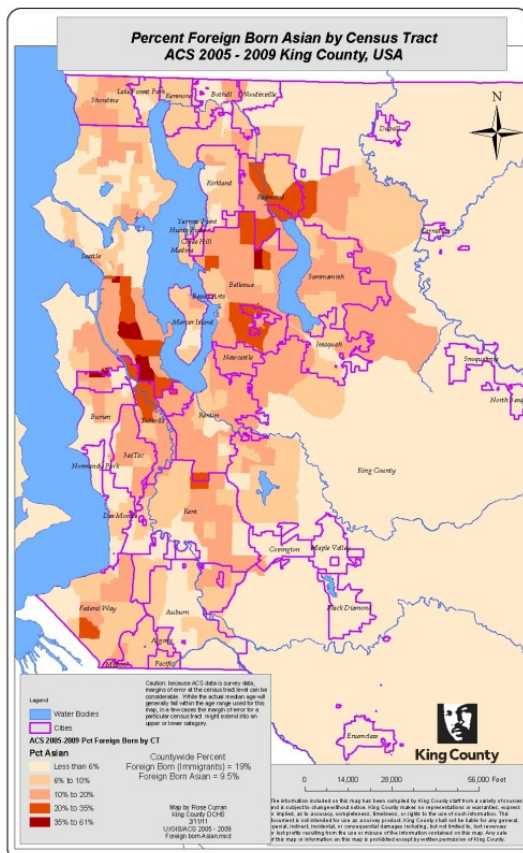
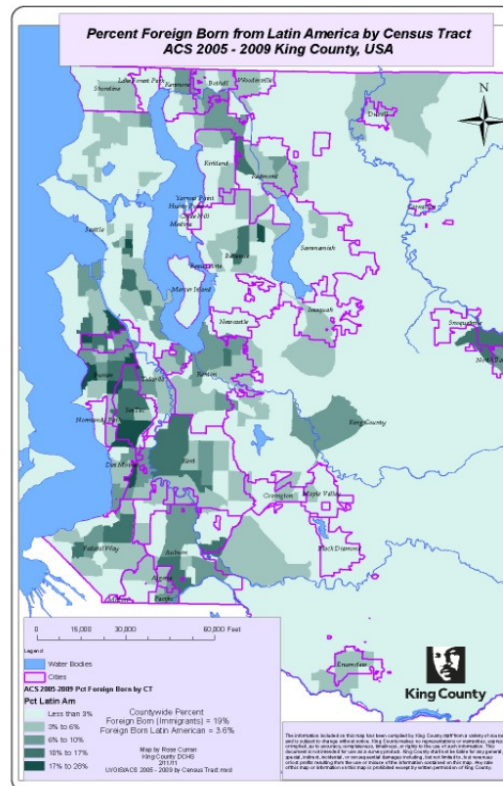
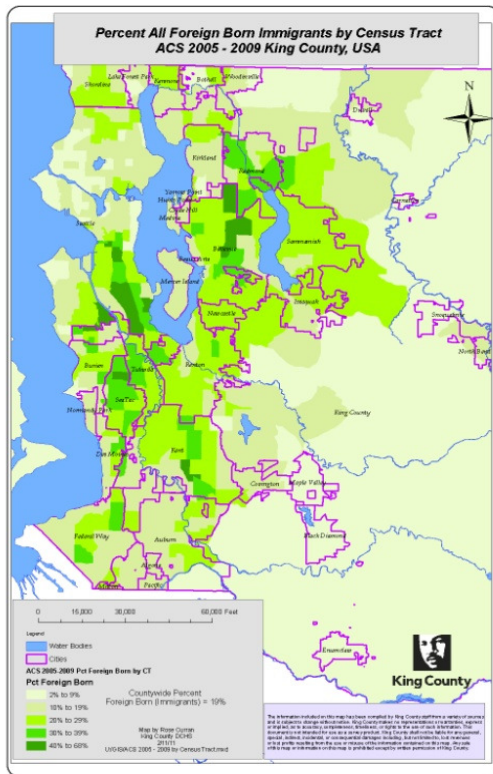
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As the map below shows, the percentage of youth of color is much higher in some areas and school districts of the County. Language diversity is also significant, with some of King County's school districts reporting from 50 to 120 distinct languages being spoken by students.



MAJORITY OF GROWTH IN KING COUNTY IS FROM IMMIGRATION

More of King County's 11 percent growth since 2000 has been from foreign-born immigrants than from migration within the U.S. Natural increase has contributed to growth to about the same extent as immigration. The maps on page 18 show the location of immigrant households in King County, in general, and for the three largest groups: Asian, Hispanic/Latino, and African.



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As the graph below shows, as of 2008 the largest immigrant group in King County was composed of those born in Southeast Asia, and the second largest group was from East Asia. Immigrants from Mexico and other parts of Central and South America taken together were less than either the Southeast Asian or East Asian groups. Immigrants from Eastern Europe and Africa are a growing proportion of the recent immigrant population.

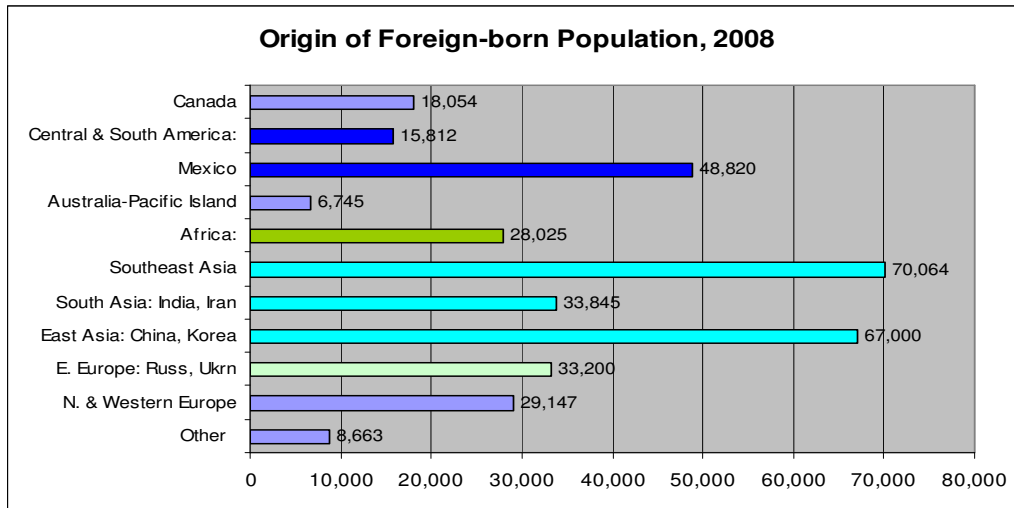
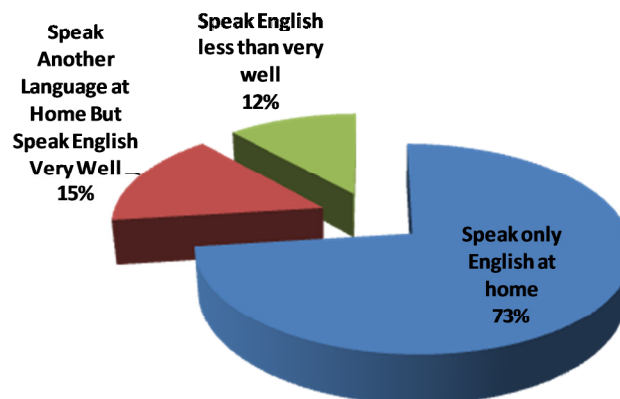


Chart courtesy of Chandler Felt, King County Demographer

LANGUAGES

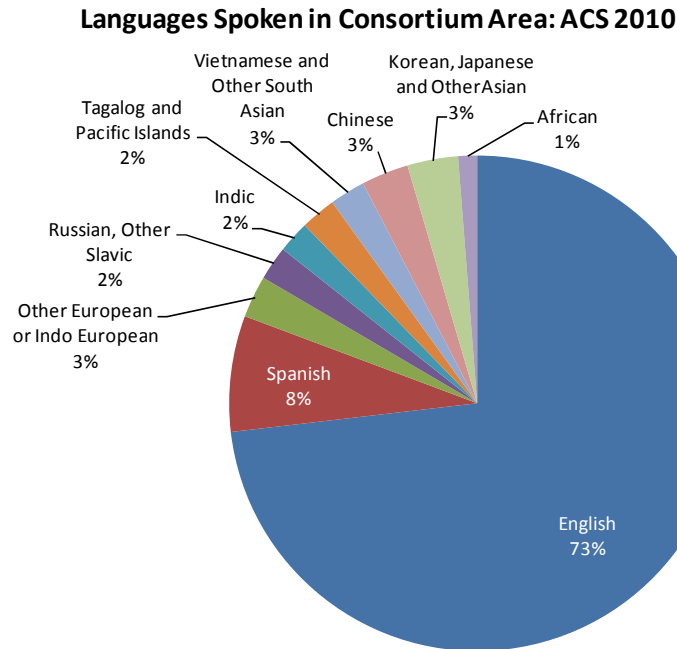
Of the 38 language major language groups reported in the American Community Survey for 2010, 36 of them are spoken in the Consortium area (King County outside Seattle).⁴ 27 percent of all those over five years of age, speak a language other than English at home. As the pie chart shows, about 15 percent of them also speak English “very well”, while about 12 percent speak English “less than very well”.

English Language Proficiency in King County Outside Seattle: ACS 2010



⁴ Only Yiddish and Navajo are not spoken in any homes in King County outside Seattle.

The pie chart below shows the proportion of those speaking the major language groups in the Consortium area according to ACS 2010 data.



AGE

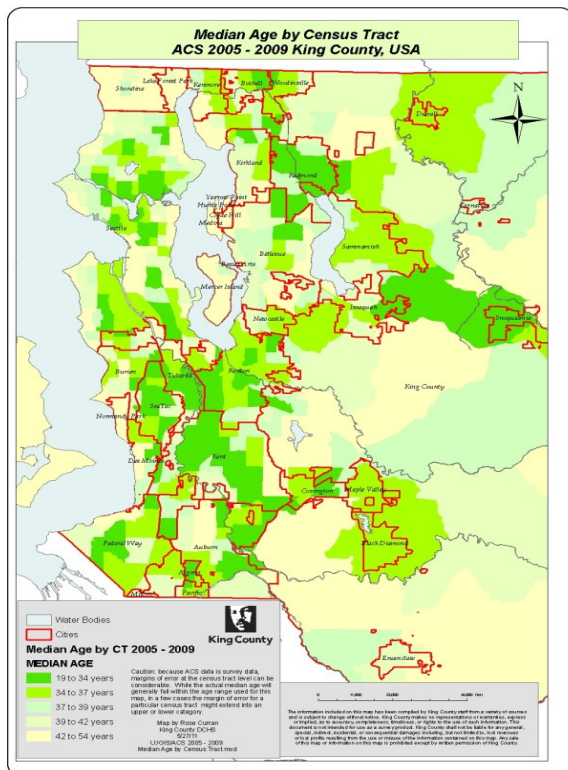
MEDIAN AGE IS OLDER COUNTYWIDE, SOUTH KING COUNTY IS RELATIVELY YOUNG

The median age of the County is now 37.1 years compared to 35.7 years in 2000. Women's median age is about 1.6 years older than men's. The U.S. median age is just slightly higher at 37.2 years.

	2000	2010	Change
Males	34.9	36.3	1.4
Females	36.6	37.9	1.3
All	35.7	37.1	1.4

The map below shows the median age of King County's population by census tract. While census tracts with younger median ages are scattered throughout the County, there appears to be a higher concentration of younger households in the South County and in the suburban and rural cities farther east, such as Redmond, Sammamish, Issaquah and Snoqualmie. Cities such as Shoreline, Mercer Island, Normandy Park, the Point cities, and parts of Seattle and Bellevue, as well as some of the rural areas have populations with an older median age.

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Age	Total 2010 Census	Total 2020 (OFM Projection)	Change in Population by Age Group
Under 5	120,294	131,056	10,762
5 to 9	113,295	125,987	12,692
10 to 14	110,789	114,651	3,862
15 to 19	117,514	115,521	(1,993)
20 to 24	129,822	136,193	6,371
25 to 29	160,656	166,342	5,686
30 to 34	152,061	175,293	23,232
35 to 39	149,158	160,298	11,140
40 to 44	147,632	127,380	(20,252)
45 to 49	147,837	132,636	(15,201)
50 to 54	143,295	136,280	(7,015)
55 to 59	126,272	135,917	9,645
60 to 64	101,945	130,482	28,537
65 to 69	67,317	111,495	44,178
70 to 74	45,430	88,346	42,916
75 to 79	35,200	54,774	19,574
80 to 84	28,948	32,008	3,060
85 and over	33,784	39,756	5,972
	1,931,249	2,114,415	183,166

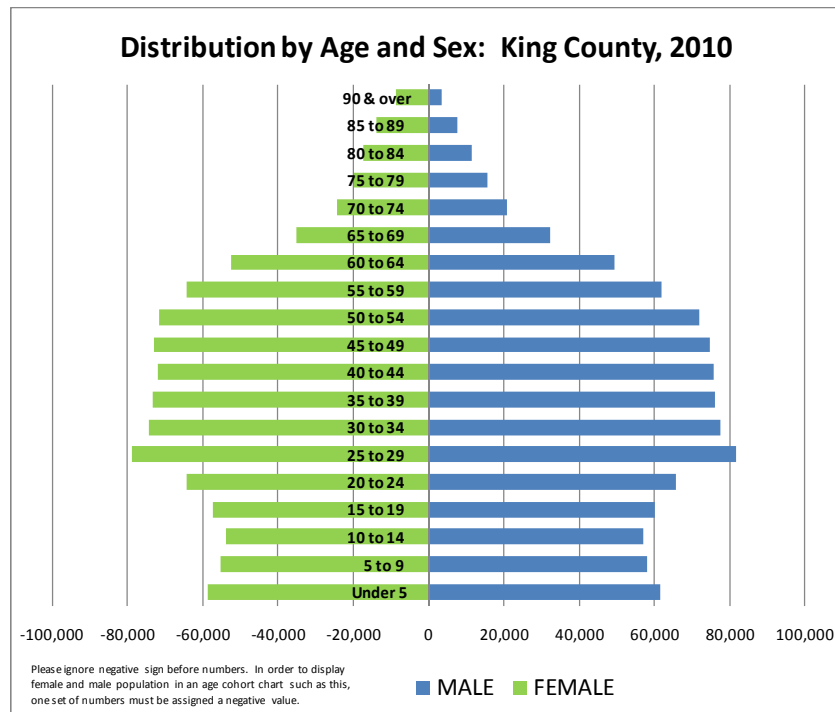
Largest age groups in 2010 were 25 to 39 years old, but greatest growth is in those 65 to 74 years old. The number of 40 to 54 year-olds has declined, as have those 15 to 19 years of age.

MOST NUMEROUS AGE GROUPS IN KING COUNTY ARE YOUNG AND MIDDLE-AGED

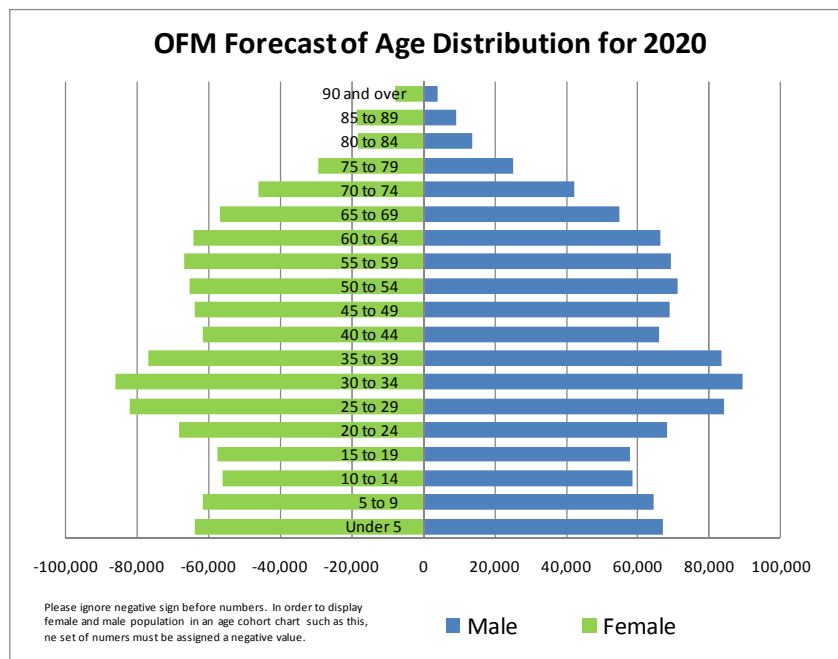
Currently 60 percent of King County's population is between 20 and 60 years of age, with about 24 percent under 20 and about 16 percent over 60 years of age. This adult age group is completing their education, forming households, having children, and becoming "empty-nesters". However, the population of children and teens in King County remains relatively modest.

- Based both on the aging of current age cohorts and the typical net migration patterns in King County, OFM's projected 2020 age distribution includes more individuals in the 20 to 35 year age range and many more in the 60 and over age ranges.
- Those 15 to 19 are projected to decline.
- The population of children under 15 is projected to rise modestly, partly because the current large population of 25- to 35-year olds is likely to have children in the next 10 years.
- However, based on this projection, the total child and teen population will decrease slightly as a proportion of the total population to about 23 percent of the population
- The young adult population will represent about 30 percent of the population
- Middle-aged adults will be 25 percent of the population.

- Older adults (over 60) are likely to increase to 22 percent of the population, up from the 16 percent they currently represent.



As a comparison of these two age-cohort charts shows, the relatively large age groups from 25 to 60 are moving upwards in age, increasing the 55 + population (causing a “fattening” at the top of the chart), while the youth and teen populations remain relatively stable.



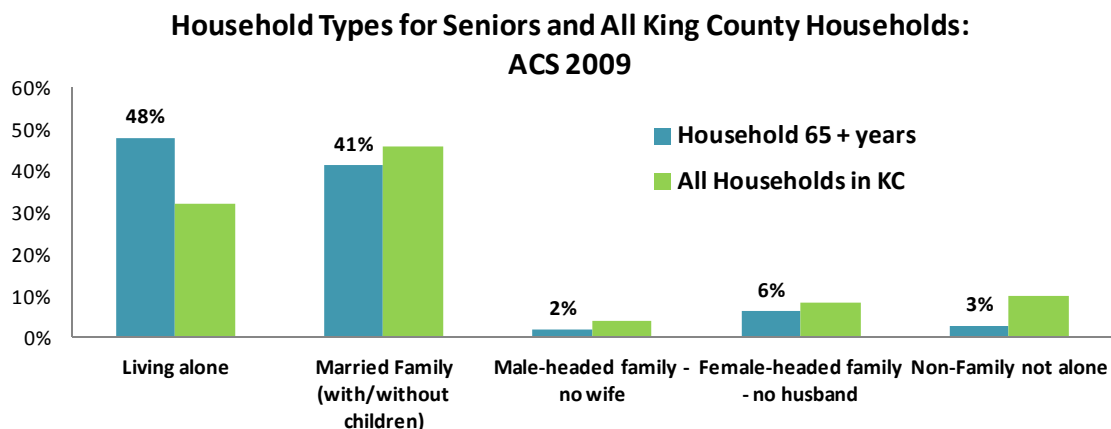
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OFM's projections depend on significant in-migration in the 20 - 35 year old age group – more so than would be expected solely from the aging of that smaller cohort. Given the number of young adults that have historically come to King County for study and jobs, this may be a realistic assumption. However, OFM also seems to project significant out-migration in the 35 to 70 year old groups, with net losses in the total population between 40 and 55. In the past, it has been the case that middle-adult households with children and teens have moved out of King County to find more affordable, larger homes in better school districts in neighboring counties. With overall smaller households, higher gas prices, and the increasing attraction of young adults to urban lifestyles, it remains to be seen if this will be the case in the coming decade.

SENIOR POPULATION WILL GROW SIGNIFICANTLY IN COMING DECADE

- There is likely to be an increase of at least 115,000 in the population of adults over 65 years of age in King County in the next decade, even after accounting for a generous amount of out-migration of older adults
- Depending on the level of out-migration, this increase could be as high as 150,000 or more.
- An additional 50,000 to 70,000 people could be added to the senior population by 2025 as the baby boomers (born from 1945 – 1964) continue to age.
- The end of the baby boom generation - those born in 1964 - will turn 65 in 2030.
- Taken together King County is likely to see the addition of over 200,000 seniors - doubling the current senior population - in the next fifteen to twenty years.
- These increased numbers of seniors means that the housing stock will have to respond in ways that are unprecedented in recent County history.

NEARLY HALF OF SENIORS LIVE ALONE



- 48 percent of senior households are single person households.
- 41 percent are married couples who may or may not have children or others living with them.
- 8 percent of seniors live with other family members but with no spouse

- 3 percent of seniors live with an unrelated (non-family) person.

It appears that the senior population - those over 65 years of age - is spread fairly evenly between Seattle and the suburban and rural areas.

HOUSEHOLD TYPES AND SIZE

NON-FAMILY⁵ HOUSEHOLDS CONTINUE TO INCREASE

Continuing the trends of the last few decades, the 2010 census showed that the number of non-family households has increased, and the number of households with relatives other than children has also increased.

Type of Household (HH)	1980		1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Family Households*	320,707	64.5%	378,290	61.4%	419,959	59.1%	461,510	58.5%
Married Couples with own Children less than 18 years old	125,091	25.2%	139,346	22.6%	150,574	21.2%	158,646	20.1%
Married Couples, no own Children less than 18 years old	140,724	28.3%	164,698	26.7%	179,194	25.2%	198,845	25.2%
Single-Parent Households with own Children less than 18 years old	33,057	6.6%	45,894	7.5%	51,323	7.2%	54,861	7.0%
Other Family Households*	21,835	4.4%	28,352	4.6%	38,868	5.5%	49,158	6.2%
Non-Family Households*	176,556	35.5%	237,502	38.6%	290,957	40.9%	327,722	41.5%
Single Person, Male	61,638	12.4%	81,170	13.2%	102,143	14.4%	115,616	14.6%
Single Person, Female	76,900	15.5%	98,429	16.0%	115,020	16.2%	129,083	16.4%
Other Unrelated Person Households	38,018	7.6%	57,903	9.4%	73,794	10.4%	83,023	10.5%
King County Total Households	497,263	100.0%	615,792	100.0%	710,916	100.0%	789,232	100.0%

- Non-family households are now 41.5 percent of all county households compared to 35.5 percent in 1980. Non-family households include single persons and unrelated individuals living together.
- Family households now represent 58.5 percent of all households. While numerically family households have increased by over 41,000 (just under 10 percent), they have again declined as a percent of all King County households.
- Since 1980 the number of married couples with their own children under 18 years of age has declined from 25 percent of all households, to just 20 percent.
- Since 2000 there has been no change in the percent of married couples without children, and a small decline in the percent of single parent households.

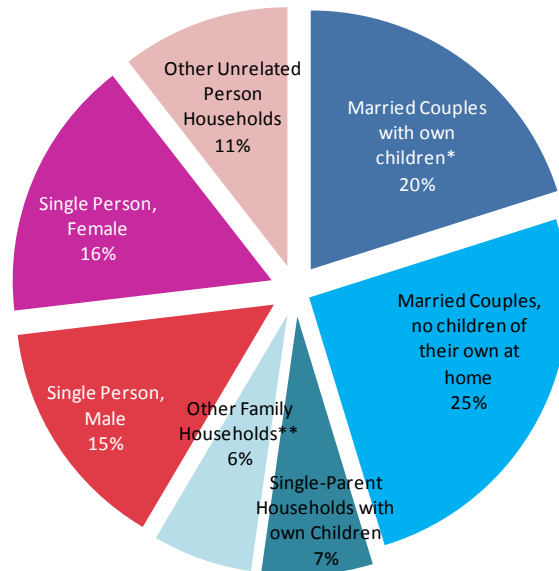
⁵ The Census defines families as two or more related persons living in the same household. Non-family households are all other occupied households, and include single persons living alone.

Household Types in King County: Census 2010

*Children means those under 18 living at home

**Other family households might include siblings living together or grandparents and grandchild, etc.

Blue shades of the pie are "family households", while red shades are "non-family households"



- Since 1980 the number of married couples with their own children under 18 years of age has declined from 25 percent of all households, to just 20 percent.
- Since 2000 there has been no change in the percent of married couples without children, and a small decline in the percent of single parent households.
- However, there has been a notable rise in the number and percent of "other family" households. These include households with relatives other than children.

IN THE CONSORTIUM AREA, FAMILY HOUSEHOLDS HOLD STEADY

- Family households remain over two-thirds of King County households outside of Seattle.
- However, like the county as a whole, the proportion of married households with children under 18 years of age continues to decline, and is currently just 24 percent of all households outside Seattle.
- Eight percent of households outside of Seattle are single-parent households compared to just 7 percent in the whole county.

King County Outside Seattle	1990	Pct of all 1990 HH	2000	Pct of all 2000 HH	2010	Pct of all 2010 HH
Family Households	265,861	70.1%	306,559	67.8%	339,820	67.2%
Married with Own Children < 18	107,704	28.4%	118,225	26.1%	121,611	24.0%
Married Without Own Children <18	111,494	29.4%	126,895	28.0%	143,358	28.3%
Single Parents	30,698	8.1%	37,362	8.3%	40,658	8.0%
Other Families	15,965	4.2%	24,077	5.3%	34,193	6.8%
Non Family Households	113,769	30.0%	145,858	32.2%	165,902	32.8%
Single Person Households					127,645	25.2%
Other non-Family Households					38,257	7.6%
Total KC Households Outside Seattle	379,090	100.0%	452,417	100.0%	505,722	100.0%

SMALL HOUSEHOLDS CONTINUE TO BE THE NORM THROUGHOUT THE COUNTY

- As was the case in 2000, one and two-person households represent 64 percent of all County households.
- One-third of all households, both countywide and in Seattle, are two-person households.
- However, over 41 percent of Seattle households are single-person households, while in areas outside of Seattle just 25 percent of the households are single-person households.

King County, Washington					Seattle city, Washington				KC Outside Seattle			
	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units	Owner Occupied Units	Renter Occupied Units	Both Renter and Owner	Percent of All Units
1-person household	105,491	139,208	244,699	31.0%	40,208	76,846	117,054	41.3%	65,283	62,362	127,645	25.2%
2-person household	168,683	92,793	261,476	33.1%	50,877	43,559	94,436	33.3%	117,806	49,234	167,040	33.0%
3-person household	78,579	40,488	119,067	15.1%	20,874	13,597	34,471	12.2%	57,705	26,891	84,596	16.7%
4-person household	72,514	26,723	99,237	12.6%	16,748	7,357	24,105	8.5%	55,766	19,366	75,132	14.9%
5-person household	25,745	12,860	38,605	4.9%	4,861	3,091	7,952	2.8%	20,884	9,769	30,653	6.1%
6-person household	9,352	5,727	15,079	1.9%	1,556	1,415	2,971	1.0%	7,796	4,312	12,108	2.4%
7-or-more- person household	6,354	4,715	11,069	1.4%	1,238	1,283	2,521	0.9%	5,116	3,432	8,548	1.7%
Total:	466,718	322,514	789,232	100.0%	136,362	147,148	283,510	100.0%	330,356	175,366	505,722	100.0%

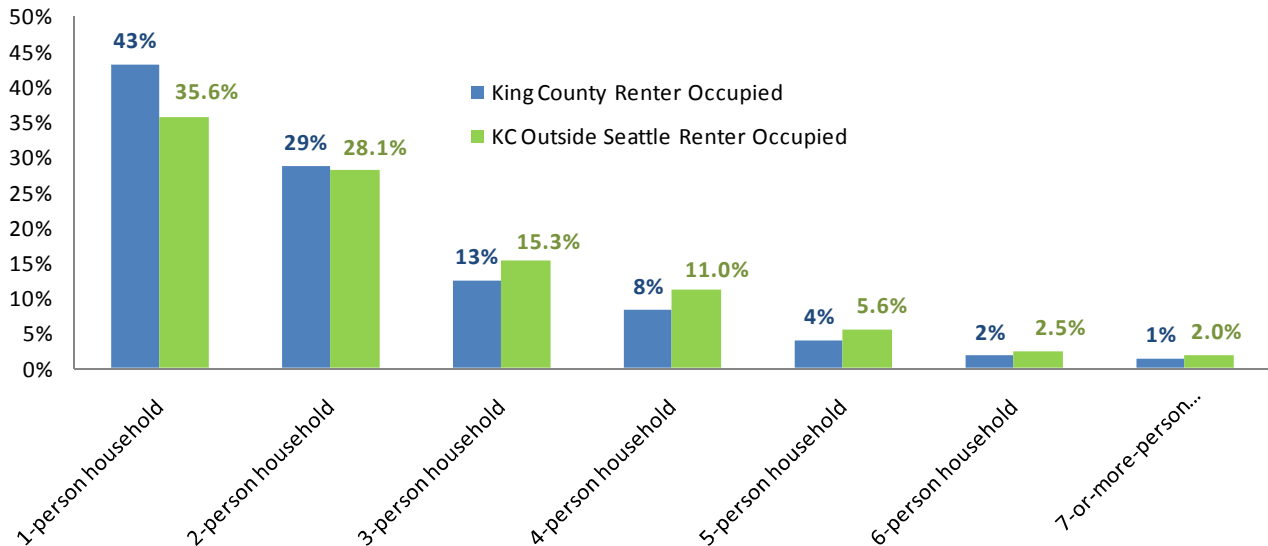
RENTER HOUSEHOLDS ARE GENERALLY SMALL HOUSEHOLDS

- 43 percent of renters live in a single person household.
- Among all King County renter households, 72 percent are one or two person households.

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- The older we get the more likely we are to live alone, especially if we are renters. 77 percent of senior renters live by themselves, while 38 percent of senior homeowners live alone.

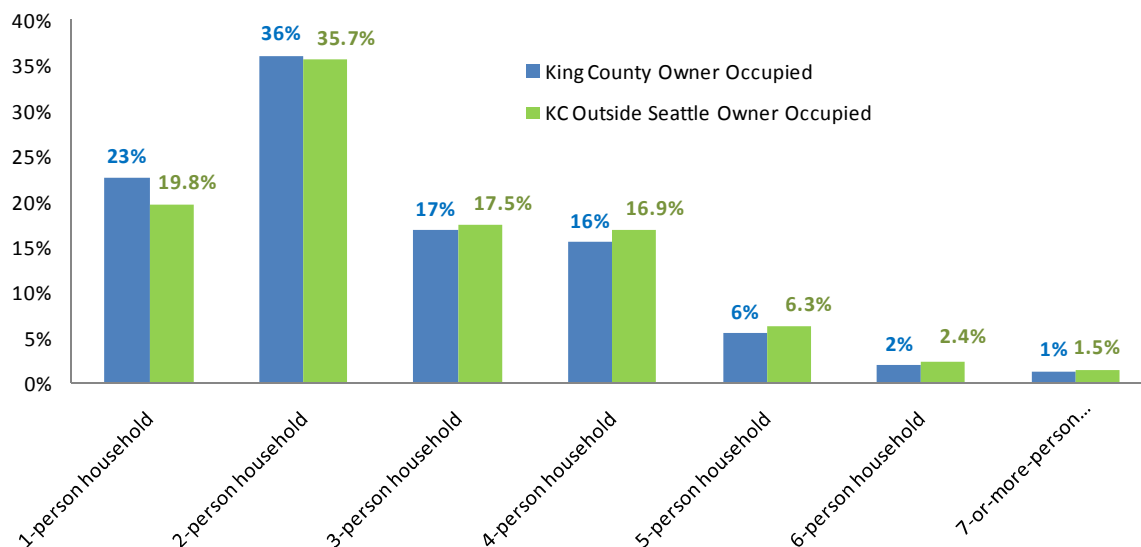
Distribution of Renters by Size of Household: 2010



OWNERSHIP HOUSEHOLDS ARE SLIGHTLY LARGER

- 59 percent of homeowner households are also one or two person households.
- However, only about 23 percent of homeowners live alone.
- About 91 percent of all homeowner households in King County consist of four persons or fewer, while 9 percent are larger households.

Distribution of Homeowners by Size of Household: 2010



OUTSIDE SEATTLE, 10 PERCENT OF HOUSEHOLDS ARE FIVE OR MORE PERSONS

Although a significant majority of households in areas outside of Seattle are one and two-person households, larger households are not uncommon.

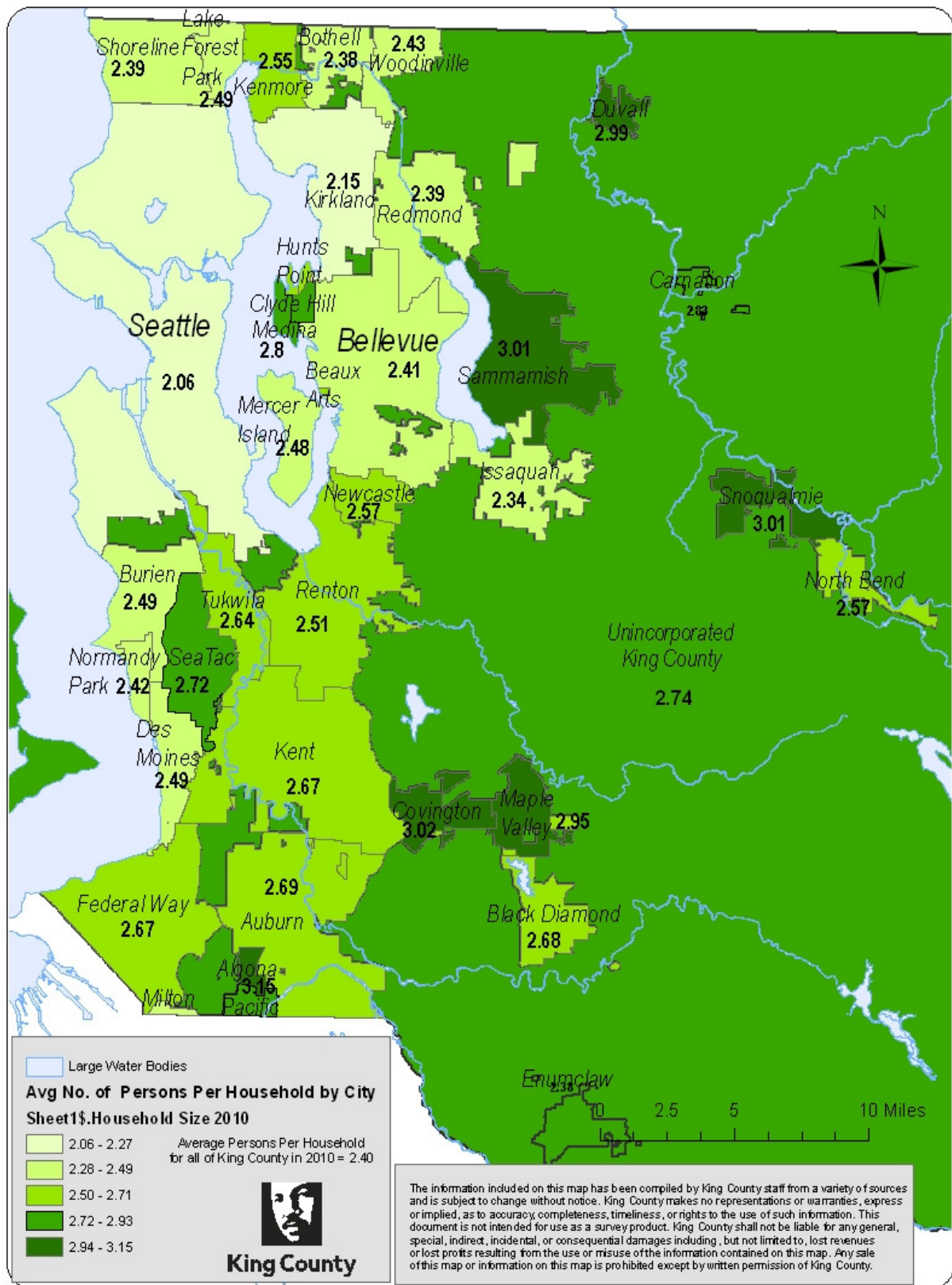
- 44 percent of all households outside Seattle have three or more persons
- 10 percent of the households – both renter and owner - have five or more persons.
- Among renters, 4.5 percent of households outside Seattle are six- or seven-person households
- Among owner households about 3.9 percent have six or seven members.
- Income data (see section on household income below) indicates that households with five or more members tend to have lower median incomes than households of four persons.

AVERAGE HOUSEHOLD SIZE CONTINUES TO HOLD STEADY

Average household size in King County has remained stable from 1990 through 2010 at approximately 2.4 persons per household. An anticipated decrease in household size has not occurred.

Households were smallest in Seattle and Kirkland. The map and table below shows the pattern of household sizes which tend to be larger in the less urbanized areas to the east and southeast.

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Sub-Region	Total Population, 2010	Total Housing Units, 2010	Occupied Housing Units, 2010	Total Population in Households, 2010	Average Persons Per Occupied Housing Unit, 2010
East Urban Region	460,931	199,067	184,305	457,671	2.48
North Urban Region	65,605	28,055	26,585	64,097	2.41
NE Cities and Rural Areas	85,613	32,624	30,719	85,311	2.78
South Urban and Vashon	586,055	235,336	219,531	579,798	2.64
Southeast Cities and Rural Areas	124,385	47,200	44,664	124,011	2.78
Seattle	608,660	308,516	283,510	583,735	2.06
King County	1,931,249	851,261	789,232	1,894,118	2.40

SENIOR HOUSEHOLDS

ELDERLY HOUSEHOLDS HAVE INCREASED

- As shown in the table on page 24 above, the number of senior residents (those over 65 years) in King County increased 16 percent, from 182,000 in 2000 to 210,679 in 2010.
- Households headed by a person 65 years or older increased 18 percent, from 114,422 to 135,116.
- Since senior households grew faster than the number of seniors, those 65 and over are likely to be living in smaller households, many by themselves.
- There is little difference in the percent of seniors in Seattle compared to the remainder of the County.

GROWTH RATE OF ELDERLY HOUSEHOLDS IS LIKELY TO ACCELERATE

As the age cohort charts on page 25 above show, the movement of older adults into the senior population will rise dramatically during the coming decade. The number of senior households is likely to accelerate faster than the population growth since many will be living alone or in smaller households.

- It is likely this aging group of “baby boomers” will add at least 115,000 to the population of seniors living in King County by 2020, and as many as 200,000 by 2025.
- Many elderly are living longer. In King County, the population over 85 increased by 38 percent during the 2000 to 2010 decade, following a rise of 44 percent in the 1990s.
- Senior households have considerably less income than the average county household. 61 percent of King County households headed by an adult over 65 years of age earned 80 percent of median income or less. (See income section below.)

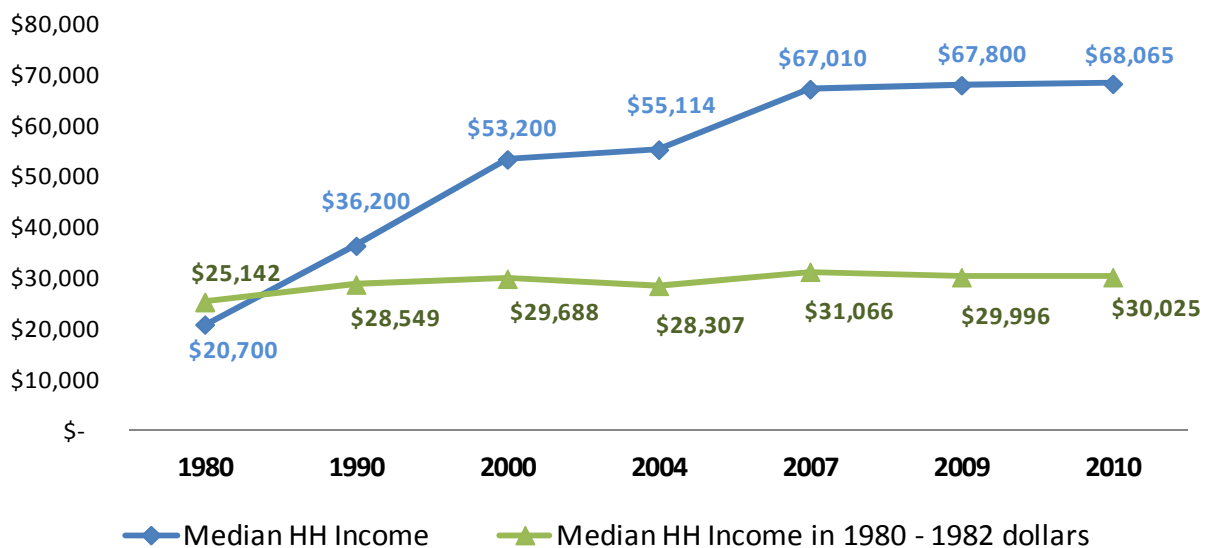
III. INCOME CHARACTERISTICS OF KING COUNTY

INCOMES HAVE GROWN VERY SLOWLY IN PAST DECADE

While household incomes grew about two percent faster per year than inflation throughout most of the 1990s, in the 2000 – 2010 period incomes have just barely kept pace with inflation.

- In real (after inflation) dollars, household incomes increased just over one percent for the entire ten-year period.
- From 1990 to 2000, King County's median household income grew by four percent in real dollars. In current (or nominal) dollars it grew 47 percent from \$36,200 to \$53,200 (or about four percent per year).
- During this past decade, current dollar household income grew from \$53,200 in 2000 to \$68,065 in 2010⁶ - an increase of about 2.8 percent per year in current dollars. Most of that growth occurred from 2000 to 2007.
- Current dollar income has been virtually flat since 2007, and income has declined slightly in real dollars since then.

**Change in Median Household Income
in Current and Real Dollars**

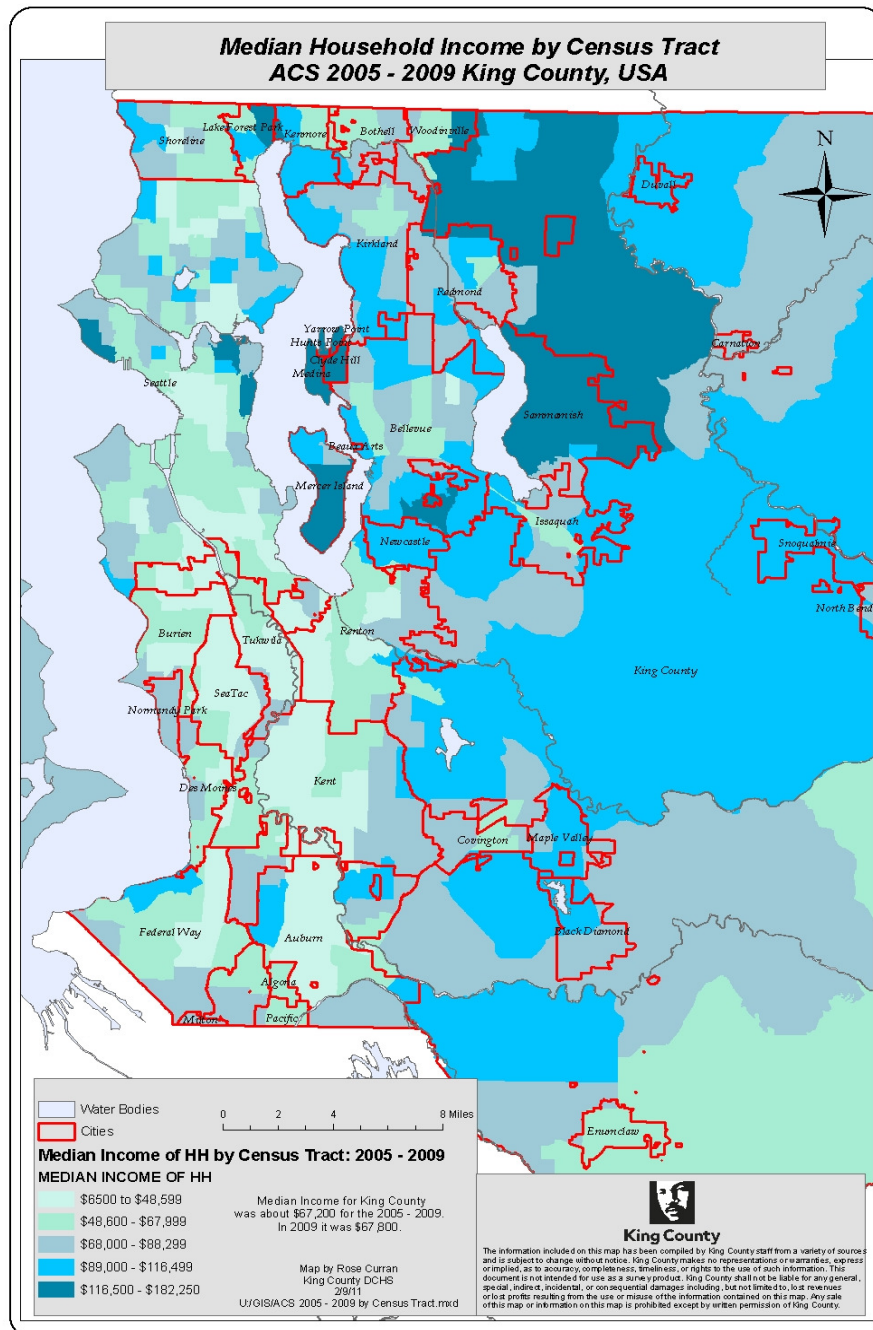


⁶ ACS 2006 – 2010 data with incomes adjusted to 2010 dollars.

MEDIAN INCOME IN SUB-REGIONS OF KING COUNTY

Region	Rounded Estimate of Median Income*	Estimated Number of Households**
EAST URBAN REGION	\$ 90,000	174,942
NORTH URBAN REGION	\$ 71,000	26,141
NORTHEAST RURAL CITIES and NE Rural Areas	\$ 114,000	31,536
SOUTH URBAN REGION	\$ 57,000	211,923
SOUTHEAST CITIES and SE Rural Areas	\$ 83,000	45,931
SEATTLE	\$ 59,000	277,014
KING COUNTY TOTAL	\$ 67,000	767,486
KC Outside Seattle (includes Rural)		490,472
*These estimates of median income by sub-region are based on the 2005 - 2009 American Communities Survey data which have very large margins of error for many of the smaller cities. The city level data has been aggregated using a weighted average of the city median incomes. Although aggregation reduces the margin of error somewhat, these numbers should nevertheless be understood as broad estimates for the sub-region rather than an exact figure. **Note that these estimated numbers of households are based on the ACS 2005 - 2009, so they are generally lower than the number of households counted by Census 2010.		

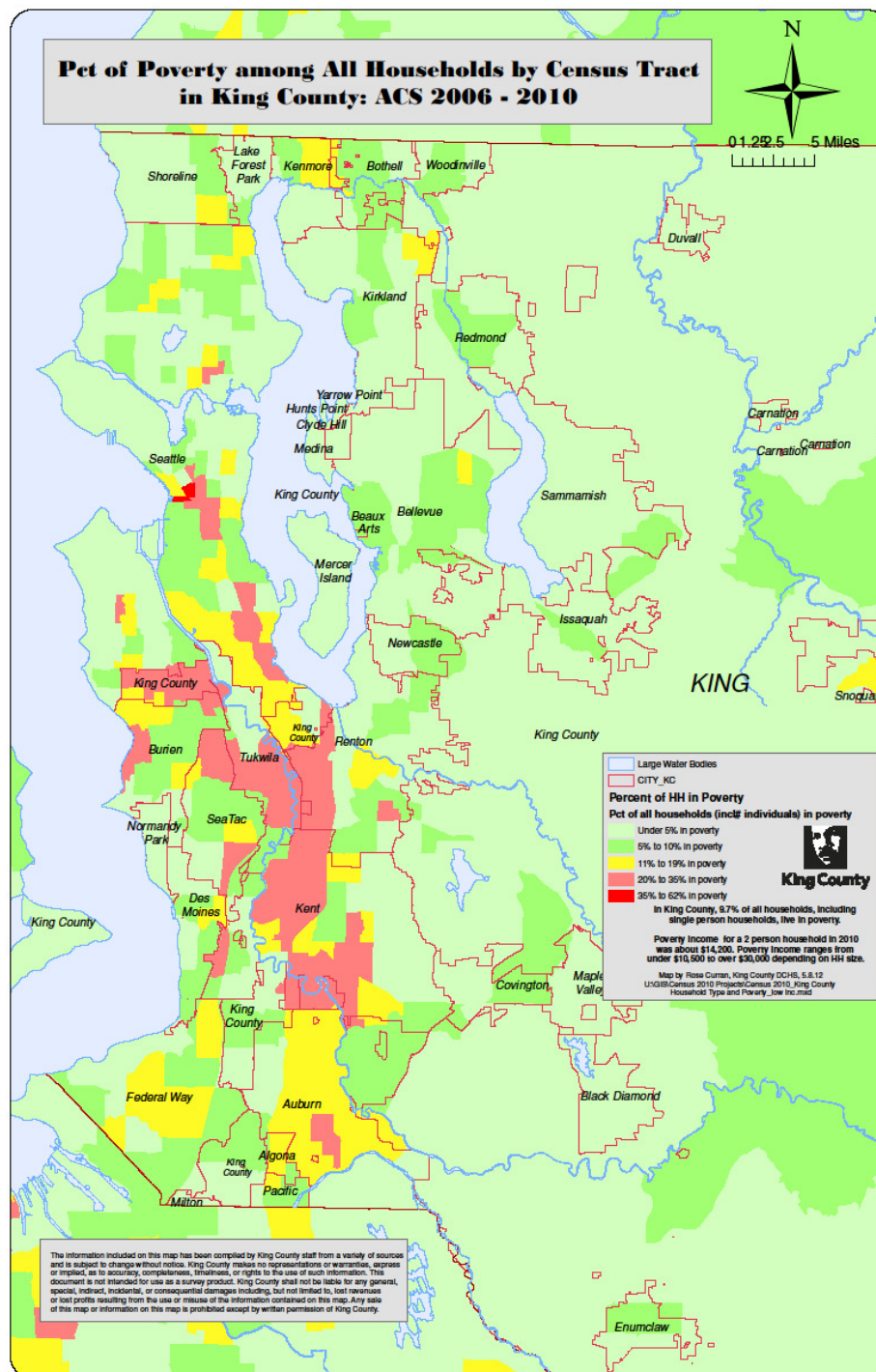
The map below shows the median income range by census tract according to ACS 2005 – 2009 data. Based on five-income categories, the map shows clearly the areas of the county where higher, lower and middle incomes are the norm. The lower two categories (lighter colors) are census tracts with median incomes at or below the median income for the County as a whole, while the upper three categories are census tracts which have median incomes above the County median. However, this map does not give any more precise indication of the distribution of income within each census tract.



HOUSEHOLDS IN POVERTY HAVE INCREASED COUNTYWIDE

The number of persons in poverty increase from 8.4 percent to 9.7 percent countywide between 2000 and 2009. In 2009, nearly 186,000 persons lived in poverty within King County, up from 142,500 in 2000. In King County outside of Seattle, the poverty rate is just slightly lower, at 9.3 percent.

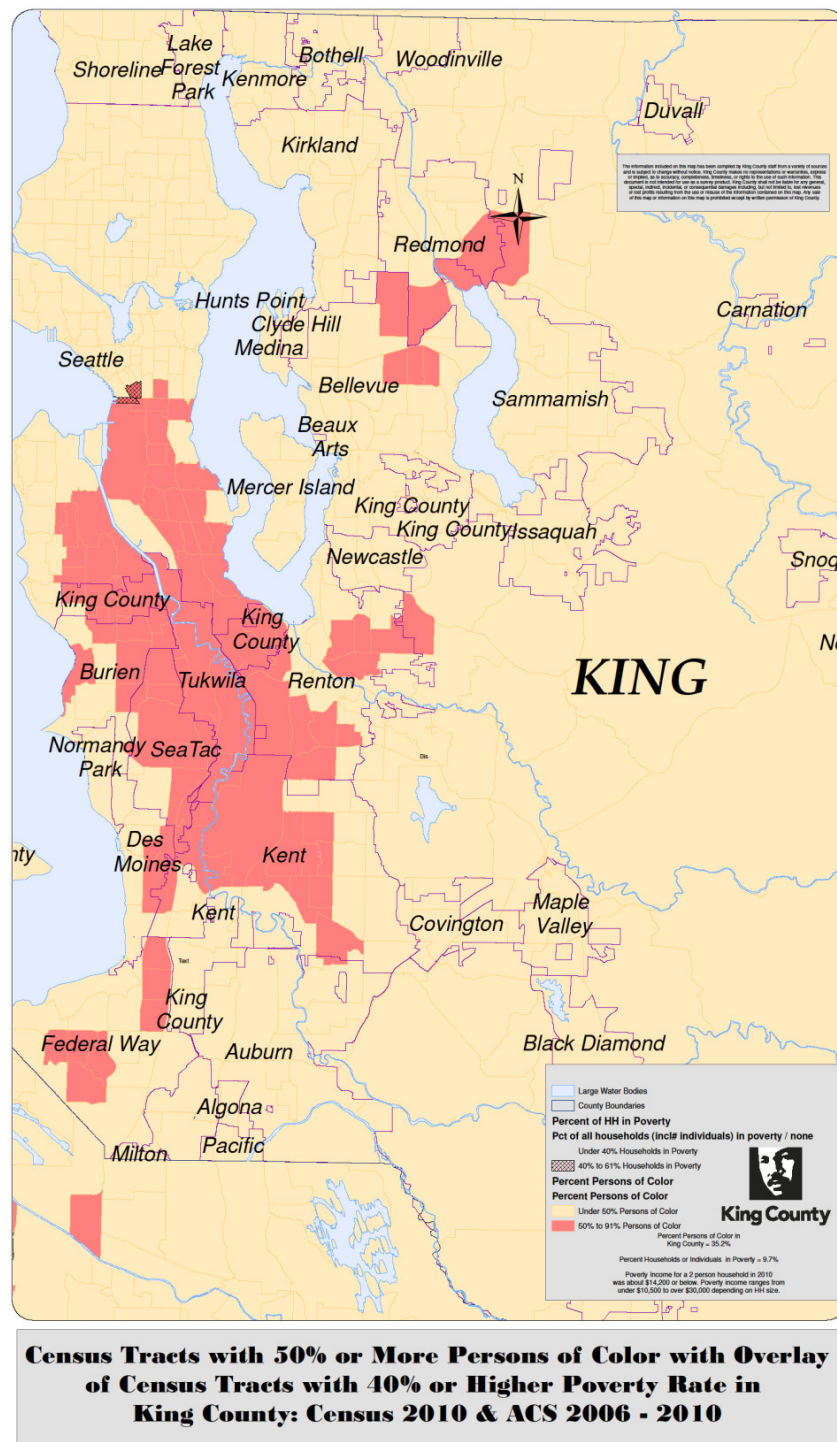
36 percent of households headed by a single mother with children under five years of age were poor. More than one in seven children (14.6 percent) under five years of age lived in a poor household. The map below shows census tracts with high poverty rates.



Income and Race/Ethnicity

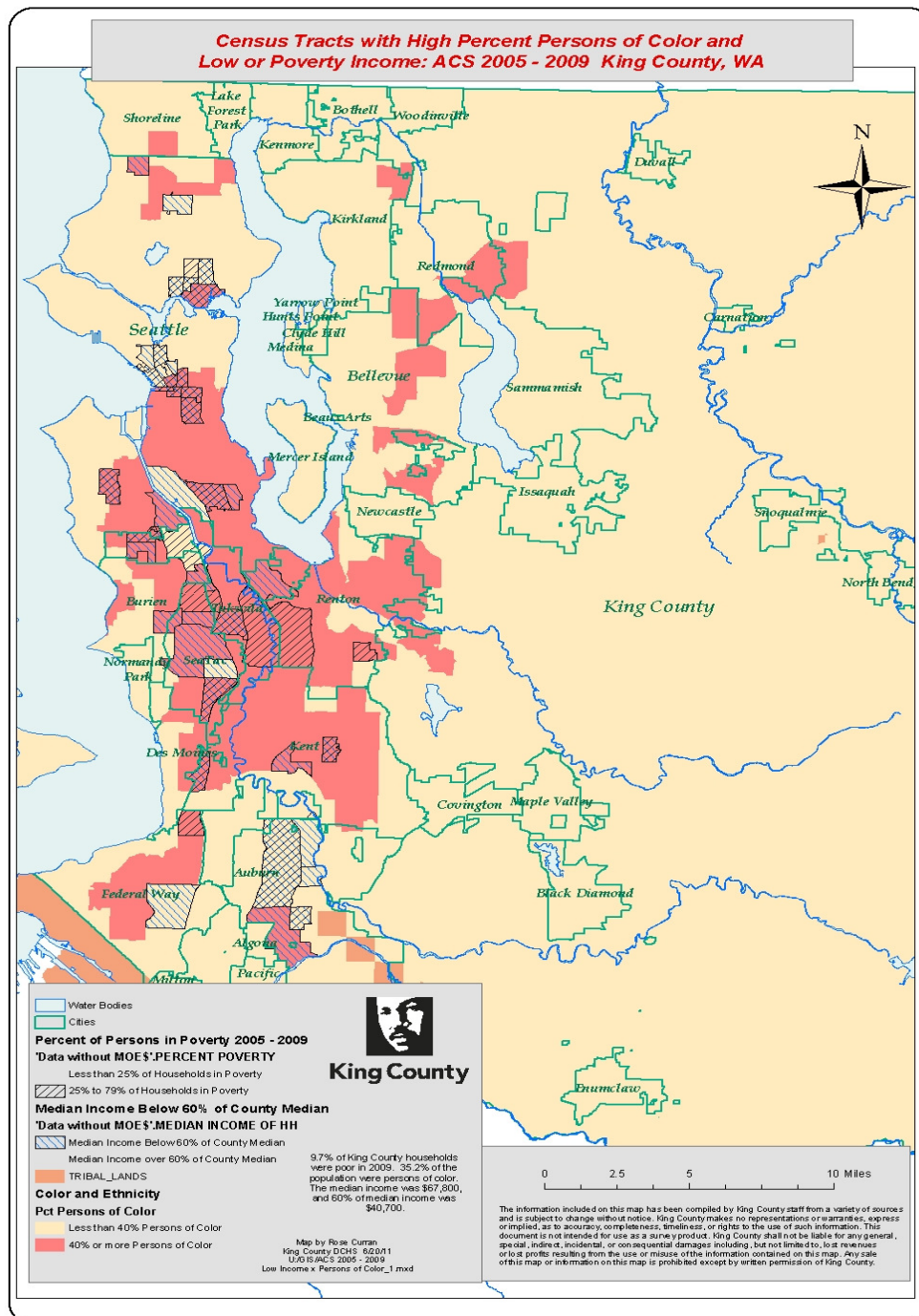
The map below shows all census tracts with over 50 percent persons of color. There are just two census tracts in King County which have over 40 percent persons living in poverty, and both of these are in central Seattle. They are shown with an overlay of black hatch marks. Each of these also has over 50 percent persons of color.

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Poverty rate is a limited measure since it only reveals the percent of extremely low income persons. Another way to consider the income profile of an area is by comparing the median income in the census tract to the median income in the County as a whole. The map below shows census tracts with over 25 percent of persons of color in light red. There is one overlay (blue hatch marks going left to right) indicating which census tracts have a median income that is 60 percent of the County median income or below. Another overlay (black hatch marks going right to left) indicates if the census tract has a high poverty rate. Some census tracts have both.

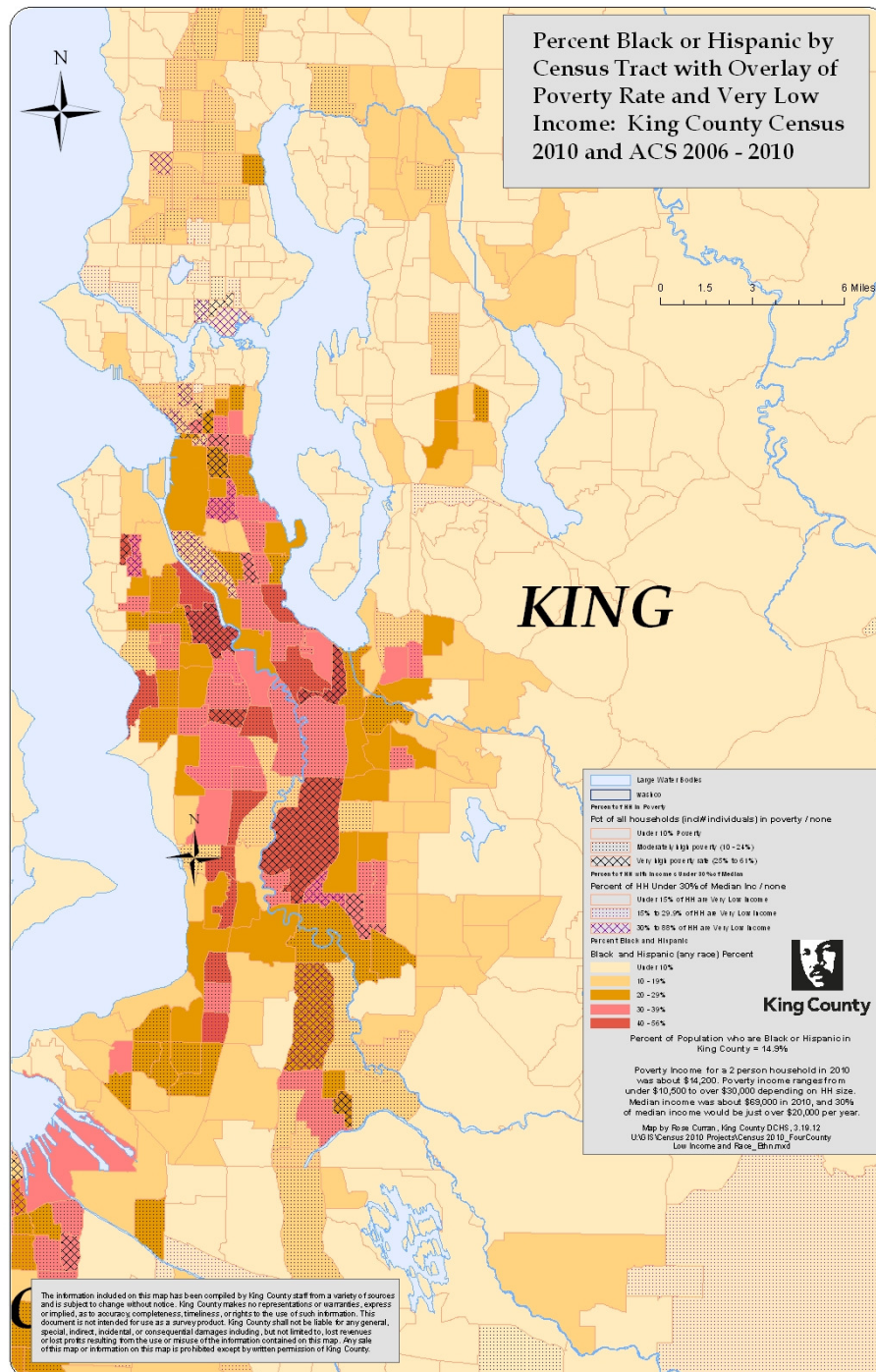
There is not a strict correlation between high concentrations of persons of color and low median income tracts. Some areas with low concentrations of persons of color are also areas of low income, and conversely, there are areas with high concentrations of persons of color that have average or higher income levels. However, the map does indicate the particular census tracts where a high poverty rate or low median income coincides with a relatively high proportion of persons of color. All of these are in Seattle or in the South Urban region of the County.



On the map below, areas from deep gold to red have relatively high percentages of Black and Hispanic residents. The hatched overlays show areas with high poverty or with very low incomes

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(30 percent of median income or below). The dot overlays show areas with a moderately high degree of poverty or a moderately high percent of households with very low incomes. Most, but not all, of the areas of lowest income also have fairly high Black and Hispanic populations. These are all in Seattle or South Urban areas of the county. However, the map also illustrates that not all of the areas with high Black and Hispanic populations are poor or very low income.

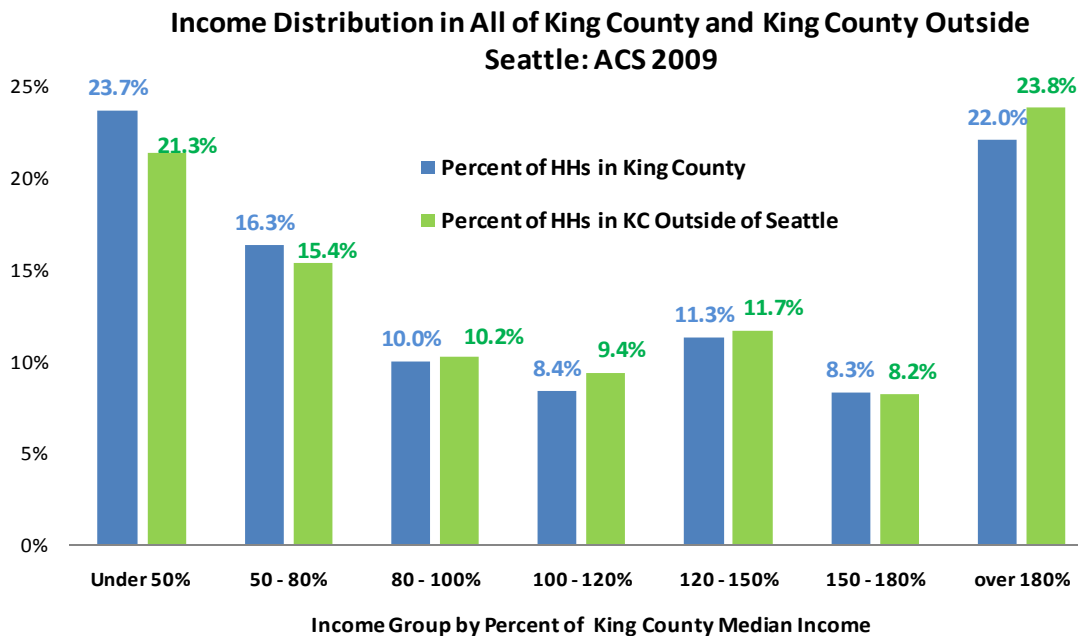


Whatever one's household income, living in an area of the County with lower incomes and higher poverty rates can limit a household's opportunity and raise questions of equity of services. There is

often pressure on schools, social, and governmental services in low-income areas, and less access to high quality education, well-paying jobs or to frequent public transportation service.

THERE ARE FEWER MIDDLE INCOME HOUSEHOLDS AND MORE HOUSEHOLDS THAT ARE LOW INCOME OR HIGH INCOME

Overall, there has been a “thinning of the middle” in the distribution of income in King County and in the U.S. over the last two decades.



- In 2009, 40 percent of the population earned less than 80 percent of the County median income of about \$68,000. In comparison, in 2000 about 38 percent earned less than 80 percent of median income.
- A breakdown of these lower income groups indicates that 12.5 percent of all King County households earned 30 percent of median income or less.
- Another 11.2 percent earned between 30 percent and 50 percent of median income.
- Taken together 23.7 percent of households earned 50 percent of median income or less, compared to about 22 percent in 2000.
- 16.3 percent of households earned between 50 percent and 80 percent of median income, for a total of 40.0 percent of households earning below 80 percent of median income.
- Just 18.4 percent of the population earned between 80 percent and 120 percent of median income in 2009.

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- For King County outside Seattle the percent is slightly higher at 19.6 percent.
- In 1990 22 percent of all King County households fell into this middle income group, while in 2000, 20 percent were in this group. This decline in the proportion of middle income households indicates a growing divide between low income households and upper income households.
- 41.7 percent of all households in King County are upper middle income or well-to-do, just slightly more than earn 80 percent of median income or below.

This growing divergence in income is a national trend that has been occurring since the late 1970s.⁷ The common perception that most U.S. households are “middle” income (clustered around the median) does not appear to be the case.

Income distribution follows a similar pattern in King County outside Seattle, with the exception that slightly more households fall into middle and upper income groups than when the city is included.

LOW INCOME HOUSEHOLDS HAVE INCREASED IN AREAS OUTSIDE OF SEATTLE

There continues to be a slightly higher percentage of low-income households in the City of Seattle than elsewhere. However, the number of households earning 50 percent of median income or less increased in areas outside of Seattle from 18 percent to over 21 percent between 2000 and 2010. More than half of that group (10.8 percent) earns 30 percent of median income or less.

SENIOR HOUSEHOLDS HAVE LOWER INCOMES THAN THE GENERAL POPULATION

In 2009 the median income for all senior households (those headed by a householder 65 years of age or older) was \$43,500. This means that half of all senior households earned that amount or less. This is less than two-thirds of the median income for all households in King County (\$68,000). However, since about half of all seniors are single-person households, an income of \$43,500 would be about 75 percent of area median income (AMI) for a one-person household, and may be less problematic than the same income for a large, family household.

- 61 percent of senior households had less than \$55,000 income (90 percent AMI for a one-person household, and 80 percent AMI for a two-person household).
- 41 percent of King County senior households had less than \$35,000 income per year (50 - 60 percent AMI).
- At \$35,000 a household could afford about \$875 per month in total housing costs.
- The 21.5 percent of senior households who earn less than 30 percent of median income (under \$20,500) could afford less than \$512 per month in total housing costs.

Although some seniors may own their own homes with no mortgage payments, they may still find it difficult to manage property taxes, utilities, and home maintenance costs. They are also likely to have higher health costs than younger households. For those who rent, incomes at or below 50 percent of median income make it difficult to find or remain in adequate housing and to pay rising health care costs.

⁷ See Timothy Noah, *The Great Divergence*, Slate (online magazine), November, 2010.

IV. POPULATIONS WITH SPECIAL NEEDS

PEOPLE WHO ARE HOMELESS

According to data from the 2012 One-Night Count of People who are Homeless in King County,⁸ it is estimated that nearly 9,000 people are homeless on the streets, in shelters and in transitional housing programs on any given night in King County.⁹

- About 700 persons were found to be living, unsheltered, in the consortium during the 2012 One Night Count, an increase of about one percent.
- Altogether (including Seattle) 2,594 persons were found unsheltered on the evening of the 2012 One Night Count, a 6.2 percent increase from 2011.
- There were 4,484 homeless persons sheltered in Seattle, for a total of 6,236 sheltered homeless in King County.

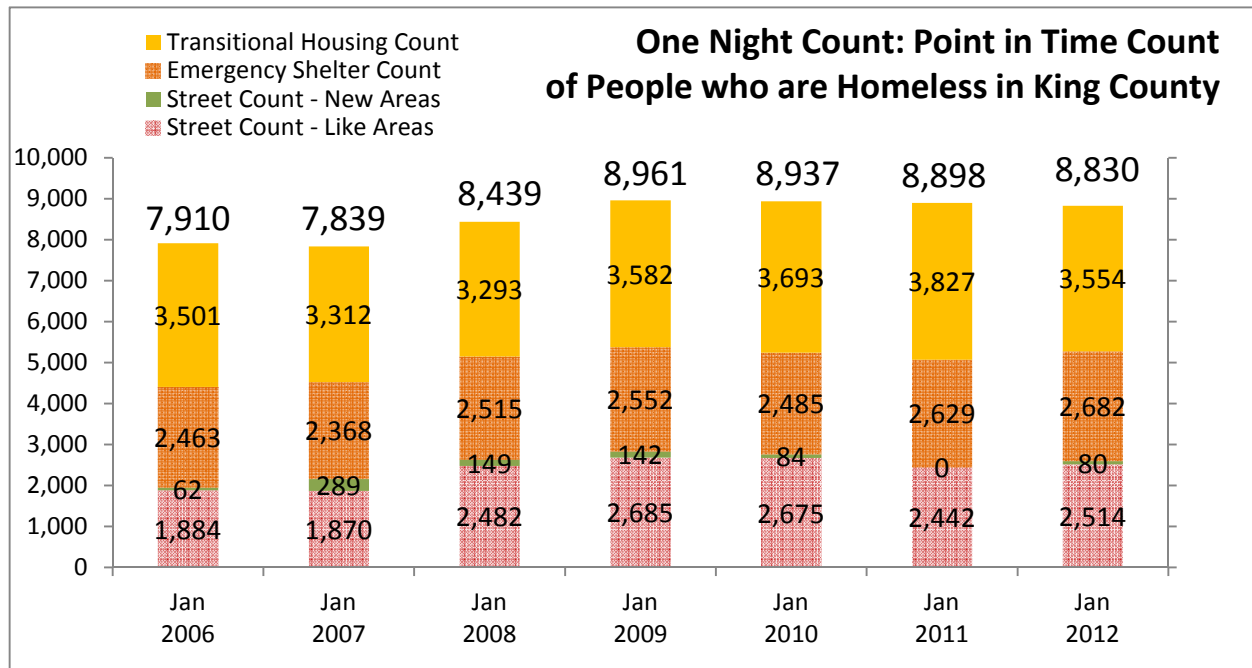
2012 One Night County by Area and Situation				
	Seattle	KC outside Seattle	Total	Percent change from 2011
Unsheltered	1,898	696	2,594	6.20%
Persons in Emergency Shelters	2,280	402	2,682	2%
Persons in Transitional Housing	2,204	1,350	3,554	-7%
Total Homeless Counted	6,382	2,448	8,830	-0.50%

- In the spring of 2011 there were 380 emergency shelter beds and 1,518 transitional housing beds in the consortium area for a total of 1898 available beds. On the date of the 2012 One Night Count (January 26, 2012), 1,752 persons were occupying shelter or transitional beds outside of Seattle, representing a 92 percent occupancy of the 1,898 total available beds.

Transitional Housing by Location (Number of Beds)					
	Single adult	Families and young parents	Single Youth or Young Adult	Total Beds	% of all beds
City of Seattle	775	1,591	138	2,504	62%
North	36	99	5	140	3%
East	24	547	14	585	14%
South	106	680	7	793	20%
Out of Seattle	166	1,248	26	1,518	38%
Total	941	2839	164	4,022	100%

⁸ Data for this section is drawn from the 2012 Annual One Night Count of People who are Homeless in King County, from the Inventory of Homeless Units and Beds, Spring 2011, sponsored by Seattle-King County Committee to End Homelessness, .

⁹ The One Night Count includes both a street count, data from Safe Harbors and a survey of emergency shelter and transitional housing programs not participating in Safe Harbors. Demographics about persons who are homeless in our County come from the Safe Harbors and survey portion of the count.



Source: Gretchen Bruce: CEH Dashboard-2012

- The 8,830 homeless counted on January 26, 2012 represented a 0.5 percent decrease compared to the 2011 Seattle-King County One-Night Count and about a 1.2 percent decrease since 2010.
- However, the count is still higher than the 2006 to 2008 levels, even accounting for new areas counted. This most likely reflects the effect on individuals and households who have lost their jobs or homes during the recession.

Homeless as Percent of Total Population

As a percent of King County's population, those homeless at the time of the January 26, 2012 One-Night Count, represented about 0.45 percent or 45 persons out of 10,000.

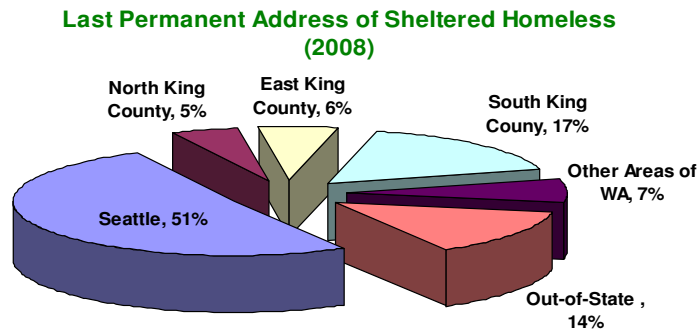
- National studies in 2007 - 2008 showed a rate of about 0.22 percent (22 persons out of 10,000) of the population as homeless throughout the nation during a given day or week. As an urban county, King County would be expected to have a higher rate since about 77 percent of homeless live in urban areas.
- However, Washington State's overall homeless rate is about 0.36 percent, considerably higher than the national average.¹⁰

¹⁰ National Alliance to End Homelessness, <http://www.endhomelessness.org/content/general/detail/2437>, July 2009.

Suburbanization of Homelessness

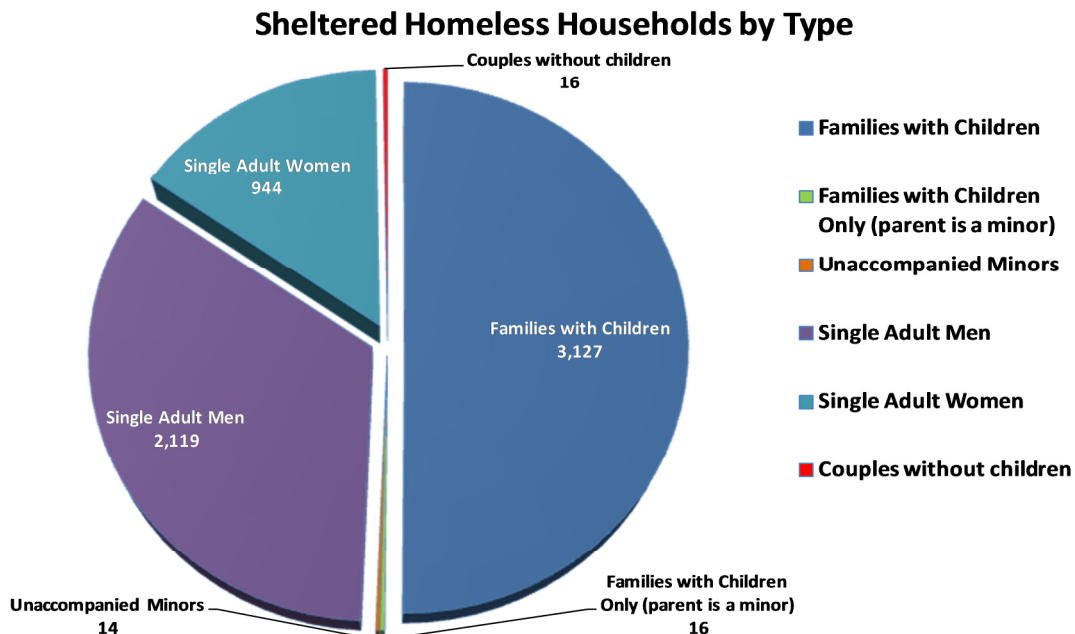
While the homeless population and shelter capacity is concentrated in the City of Seattle, homelessness is not just a Seattle issue.

- According to the most recent available data on the last address of sheltered homeless (2008) fifty-one percent of shelter users reported their last permanent address from Seattle, 28 percent from other parts of the county, seven percent from other parts of the state, and 14 percent from out-of-state.



Individuals by Household Type and Type of Accommodation

- Of the sheltered homeless in the 2012 One Night Count, over 50 percent were families with children, most of them in transitional housing.
- There were over 1,830 children under 13 years of age among the sheltered homeless.



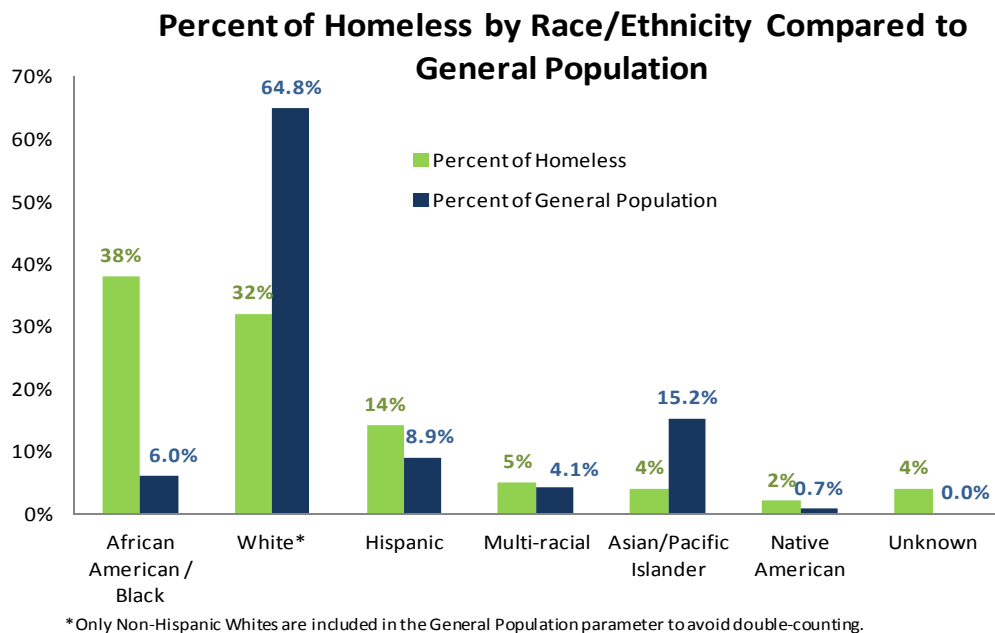
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- Eighty percent of the families with children were in transitional housing.
- Single men, single women, and couples without children made up 49 percent of the sheltered population. The single men and women were more likely to be in single-person shelter facilities than in transitional housing.

People of Color Significantly Over-Represented in the Homeless Population.

	Percent of Homeless	Percent of General Population
African American / Black	38%	6.0%
White*	32%	64.8%
Hispanic	14%	8.9%
Multi-racial	5%	4.1%
Asian/Pacific Islander	4%	15.2%
Native American	2%	0.7%
Unknown	4%	NA
Total Number of People		
*Only Non-Hispanic Whites are included in the General Population parameter to avoid double-counting.		

- In its survey of the sheltered population, the 2012 One Night Count identified about 67 percent of the homeless population as people of color¹¹, compared to about 35 percent of the population as a whole.

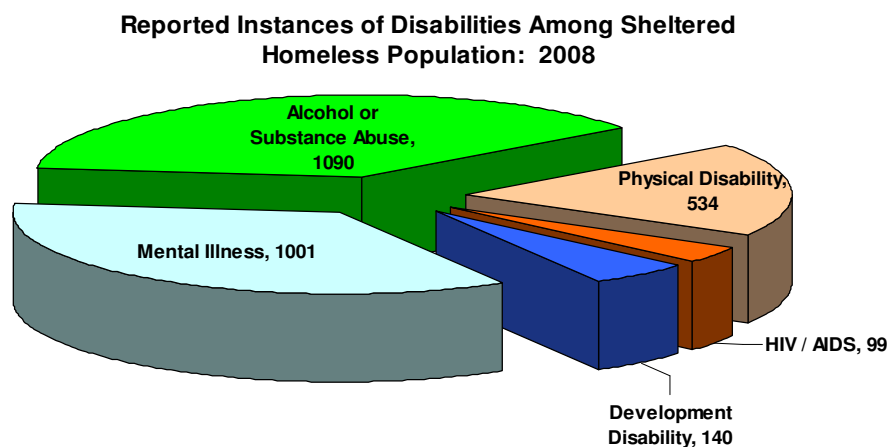


¹¹ Persons of color include everyone who is not non-Hispanic White. When the Hispanic population, which mainly identifies as White, and multi-racial White are included, the White population is around 76.1 percent of the total. When they are excluded, the non-Hispanic White-only group is around 69 percent of the total.

- Non-Hispanic African-Americans, who represent six percent of the general population, were 38 percent of the homeless population, and Hispanics, who make up about nine percent of the general population, were about 14 percent of the sheltered homeless group.
- Asian and Pacific Islanders, on the other hand, represented four percent of the homeless population, although they are over 15 percent of the general population.

There were 1,173 reported instances of substantial disabilities among the sheltered homeless population surveyed during the 2012 count.

- Of the disabilities identified during the one night count, 50 percent of the instances were chronic alcohol/substance abuse, 45 percent were severe mental illness, and, five percent were HIV/AIDS
- Some individuals were identified with multiple disabilities, so it is not possible to determine from the one night count exactly what proportion of the homeless population have a disability.
- The 2007 Seattle-King County Safe Harbors Report found that, of the homeless adults surveyed, nearly 40 percent had some type of special need, including 22 percent who struggled with chronic homelessness.¹²



- According to the 2012 one night count survey there were 766 households accessing shelter and transitional housing programs who reported experiencing domestic violence or abuse within the past year.
- These instances of reported domestic violence represent a 3 percent increase over the previous year.

In the 2012 One-Night Count, 633 people were identified as having served in the military.

¹² In the 2003 One Night Count, 35 percent of the homeless sheltered in the consortium areas were reported to have at least one disability.

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- Almost all of the identified veterans (93 percent) were in programs designed to serve single adults.
- Safe Harbors reported that about 15 percent of single individuals surveyed identified themselves as veterans. Accounting for about 10 percent of the general population, veterans are over-represented in the homeless population. Many of the homeless veterans are relatively young (under 35).

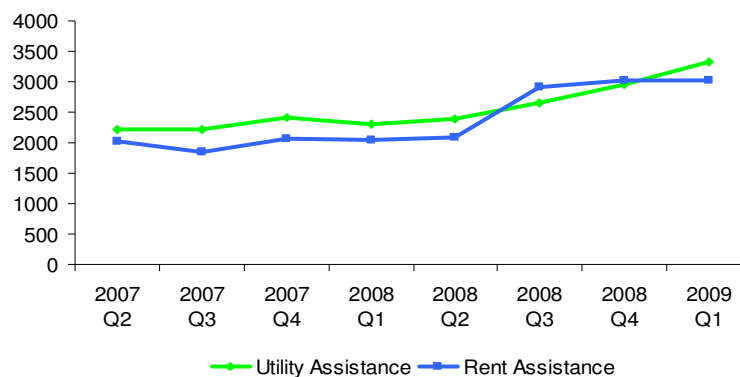
The following two sections still needs updating

- The 2009 one night count found 778 immigrants, refugees or new arrivals to this country who were using homeless services.
- Large families, many of whom are immigrants or refugees, have a particularly hard time finding affordable housing.
- 670 individuals spoke limited English.

Data from the Crisis Clinic's Community Information Line

1. The Crisis Clinic reported 12,173 calls in 2008 from individuals identifying themselves as homeless. This is nearly twice the number of calls from homeless individuals in 2003.
- The number of requests to 211 for rent assistance in September 2008 was double the number in September 2007.
 - The largest number of calls came from South King County, followed by Seattle.

2-1-1 Requests for Utility and Rent Assistance



Source: Crisis Clinic

Housing Stability Program

The consortium's primary homelessness prevention program, the Housing Stability Program served 549 households in 2011.^[1]

- Of these households, 377 or 69 percent had minors in them.
- A total of 1,452 individuals were served.

The 2012 One Night Count identified 801 single individuals in King County who meet the HUD definition of chronically homeless: single adults with disabling conditions who have been continually homeless for a year or more, or have had four or more episodes of homelessness in the past three years.

- Seventy-two percent were in emergency shelter, and 28 percent unsheltered
- Generally this group needs supportive services in addition to housing to help them succeed in permanent housing.

Still needs updating

In 2008, Health Care for the Homeless program staff, along with Community Health Centers of King County, provided 3,104 health care¹³ visits to homeless adults, families, youth and children in the balance of King County, outside the City of Seattle.

- These visits treated 1,072 unduplicated homeless individuals.
- 1,577 of these visits were for medical purposes. The balance was for mental health, case management or chemical dependency issues.

RESIDENTS WITH A DISABILITY

According to the Center for Disability Policy and Research, "compared to those without disabilities, people with disabilities are likely to be older, have less formal education, live by themselves, and use assistive equipment such as wheelchairs, special beds, or special telephones."¹⁴

Nearly 226,000 persons five years of age or older in King County, including those who currently live in institutions, have some kind of a physical, sensory or mental disability according to the 2007 American Communities Survey. This group accounts for about 13 percent of the population five years or older.

- 9.3 percent of all King County *non-institutionalized* residents had some type of disability.
- Among King County residents under 64 years, just 6.1 percent had some level of disability.

^[1] The Housing Stability Program provides emergency monetary assistance to renters and homeowners at risk to lose their home.

¹³ Includes medical, mental health, and other non-medical visits.

¹⁴ Susan Kinne et al., Disability in Washington State, University of Washington Center for Disability Policy and Research and Washington State Department of Health, May 2006, p. 7.

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- 35.3 percent of those over 64 years reported having some type of disability. This is lower than the nearly 40 percent of seniors reporting a disability in 2002. However, as the number and proportion of older seniors grow, the proportion of residents with a disability may increase.
- Just over nine percent of residents over the age of 64 had a self-care disability. This percentage has been virtually unchanged since 1990. A self-care disability is a physical, mental or emotional condition, lasting six months or more that causes a person to have difficulty dressing, bathing or getting around the home.
- Of the non-institutionalized population over 18 years of age, 4.2 percent had an independent living difficulty.

PERSONS WITH PHYSICAL AND SENSORY DISABILITIES

Because Washingtonians with disabilities “have lower average incomes, higher rates of poverty...and were less likely to be employed or take part in social and community activities” their need for affordable, accessible, and sometimes for supportive housing, is high.¹⁵

- In King County in 2005 - 2007, 62,700 persons (3.7 percent of the population five years old and older) were blind, deaf, or had a severe hearing or vision impairment.¹⁶
- Over 131,600 (7.7 percent of the population five years of age and older) in the county have difficulty in physical activities such as walking, carrying, lifting or climbing stairs.
- 8.2 percent of older adults from 65 to 74 years of age have a visual or hearing disability, while 22.8 percent of those 75 years and older have such a disability.¹⁷
- 20.0 percent of adults from 65 to 74 years of age in King County have at least one physical disability and 40.6 percent of adults 75 and older have a physical disability.
- Contrary to some stereotypes of disabled persons, only about 0.3 percent of all adults reported using a wheelchair or electric scooter.

These limitations have significant implications for housing affordability, housing availability, and housing design. Increasing the housing stock that incorporates elements of universal design¹⁸ will benefit those who have physical or sensory impairments as well as accommodating diverse age groups. It will also enable persons to age in place as aging brings on more physical and sensory limitations. King County and Washington State (Evergreen Standards) are encouraging the incorporation of universal design principles in both new and rehabilitated housing through optional sustainability credits and through the expectation that funded projects will meet at least some of a checklist of universal design requirements.

PERSONS WITH DEVELOPMENTAL DISABILITIES

A person with a developmental disability is someone whose disability is present before the age of 18, and is expected to last a lifetime. Developmental disabilities include mental retardation,

¹⁵ Kinne et al., 9.

¹⁶ Courtesy of Susan Kinne, U.W. Center for Disabilities Policy and Research, based on ACS 2005 – 2007 data.

¹⁷ Ibid.

¹⁸ For an overview and practical guide to universal design see www.lifeease.com/lifeease-universaldesign.html or www.accessliving.org

cerebral palsy, epilepsy, autism or other neurological conditions that may impair intellectual functioning.

There is a 1.6 percent prevalence rate of persons with a developmental disability in the United States. Approximately 80 percent of persons with developmental disabilities are classified as having a mild level of disability, 18 percent have disabilities classified as moderate, and two percent have disabilities classified as severe.

Persons with developmental disabilities often need some form of support through all stages of their lives. The types of support people need vary with the severity of their disability and can include case management, personal care assistance, live-in residential support, supported employment, guardianship, and payee services.

Persons with developmental disabilities often have income from both employment and/or Supplemental Security Income (SSI). However, most people with developmental disabilities have extremely low incomes.¹⁹ Some families with children with developmental disabilities also have extremely low incomes, often due to the additional care needs of their children with disabilities

Persons with developmental disabilities can live successfully in community-based housing with support systems that are appropriate to their needs, which can include a combination of case management, family, friends, or paid support providers.

ADULTS WITH DEVELOPMENTAL DISABILITIES

Of the 5,041 adults in King County on the Washington State Department of Social and Health Services, Division of Developmental Disabilities (DSHS/DDD) caseload, 1,195 live in Seattle and 3,846 live in King County outside Seattle.

In 2010, 1,257 adults in King County on the DSHS/DDD caseload received residential services for housing. Residential services are comprehensive housing support services provided in community based housing by agencies that contract with DSHS/DDD.

An additional 3,536 adults on the DSHS/DDD caseload in King County do not receive residential services and many of these adults have a need for affordable housing, either because their current housing causes them to be extremely rent burdened or because they live with an aging parent who cannot continue to care for them. July 2011 data from the DSHS/DDD reported 294 individuals with developmental disabilities over the age of 40 were still living with a parent.

FAMILIES WITH CHILDREN WITH DEVELOPMENTAL DISABILITIES

Of the 6,619 children on the DDD caseload, 1,604 live in Seattle and 5,015 live in King County outside Seattle. Many of the children will need affordable housing as they reach adulthood.

The housing need of families with children with developmental disabilities has yet to be effectively documented. The DSHS/DDD is currently developing a wait list of families who are homeless or in need of affordable housing in order to document the needs of families, as well as conducting a needs assessment of families on the DSHS/DDD caseload.

¹⁹ At or below 30 percent of area median income . This is \$15,100 per year for a household of one in 2011 .

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HOMELESSNESS AMONG PERSONS WITH DEVELOPMENTAL DISABILITIES

In 2011, the Arc of King County in partnership with the King County Developmental Disabilities Division served 72 individuals in need of emergency housing assistance who were at risk of eviction, homelessness, or needed financial assistance to access affordable housing.

The Seattle-King County Coalition for Homeless Families Committee reports serving increased numbers of families with children with developmental disabilities in King County shelter and transitional housing programs. According to the 2010 One Night Count of Homelessness conducted by the coalition, 183 individuals reported having a developmental disability. Because many of these programs do not have staff positions to provide services to meet the unique needs of these families, they face additional challenges to overcoming homelessness.

DUAL DIAGNOSIS: PERSONS WITH MENTAL ILLNESS AND A DEVELOPMENTAL DISABILITY

In 2011, the King County Mental Health System's Regional Support Network was providing outpatient services to 2,467 persons who had a dual diagnosis of mental illness and developmental disability.

PERSONS WITH MENTAL ILLNESS

The King County Regional Support Network (RSN), managed by the Mental Health, Chemical Abuse and Dependency Services Division (MHCADSD), is responsible for managing the publicly funded mental health treatment system. Direct services provided by county staff include 24-hour mental health crisis outreach and investigation for involuntary commitment. Treatment services are provided through contracts with licensed mental health centers. Mental Health services include group and individual counseling, case management, outreach and engagement services, medication management vocational services, and assistance with housing and other supports.

In 2011, mental health services were provided to 42,646 people in King County.

The Crisis Clinic, which contracts to provide telephone crisis services in King County, responded to 77,323 total calls²⁰ of which 26,161 were clinical/professional calls requesting mental health assistance in 2011.

Western State Hospital has no current plans to close wards at the hospital. The Expanded Community Services program, the two Programs for Assertive Community Treatment (PACT) and the Standard Supportive Housing programs in King County have been successful in transitioning individuals discharged from WSH and local psychiatric hospitals into community-based housing with supportive case management services. Additional permanent subsidized housing units with support services are needed for this population.

The RSN has 317 adults residing in licensed residential facilities, such as boarding homes. In addition, the RSN's focus on the recovery model emphasizes individual choice, including community-based housing options for persons with severe and persistent mental illness.

²⁰This number represents all calls to the Crisis Clinic. It may include repeat calls from the same person.

Additional permanent subsidized housing units throughout the geographic regions of King County are needed for persons with mental illness.

Supportive housing needs exist for youth leaving the foster care system when they turn 18 years of age.

HOMELESSNESS AMONG THOSE WITH MENTAL ILLNESS

A total of 1,730 adults in the outpatient programs (seven percent of the adults in those programs) had at least one episode of homelessness in 2011 .

PERSONS WITH SUBSTANCE USE DISORDERS

The MHCADSD is responsible for managing King County's publicly funded substance use disorder (SUD) treatment services.

Direct services provided by the county include assessment for SUD services, public inebriate outreach and triage, and investigation for involuntary detention under state substance abuse statutes. Treatment services are provided through contracts with licensed SUD treatment agencies. SUD services include financial eligibility and need assessments, detoxification, youth and adult outpatient treatment, outpatient opiate substitution treatment, residential treatment services, and employment and housing assistance.

A total of 15,560 people were served with detoxification services, opiate substitution, youth and adult outpatient programs.

The Dutch Schisler Sobering Support Center, which provides 24-hour assistance to the public inebriate population, assisted 1,998 unduplicated individuals in 2011.

For individuals with a long history of SUD , stable affordable housing is often a prerequisite to treatment compliance and continued recovery. An increase in permanent affordable housing units is needed for persons with SUD.

HOMELESSNESS AMONG PERSONS WITH A SUBSTANCE USE DISORDER

Of the adult admissions to outpatient treatment in 2011, 1,386 or 18 percent percent reported they were homeless.

The Dutch Schisler Sobering Center reported 1,974 unduplicated persons who stated that they had experienced at least one episode of homelessness in 2011. Sobering Center clients are not included in the number of outpatient treatment admissions above.

CRIMINAL JUSTICE POPULATION WITH SUBSTANCE USE DISORDERS OR MENTAL ILLNESS, OR BOTH

In 2003, King County started the Criminal Justice Continuum of Care Initiatives Project to assure that persons who are significantly impaired by SUD, mental illness, or both, and involved repeatedly or for a significant duration in the criminal justice system receive a continuum of treatment services that are coordinated, efficient, and effective, and reduces their rate of re-offense

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and jail time. Such offenders should have access to coordinated housing, pre-vocational, employment, crisis, and treatment services that are continually evaluated for effectiveness in reducing the rate of re-arrest.

Housing is an essential component of many of the initiatives of the Criminal Justice Continuum of Care Initiatives Project such as the Co-occurring Disorders Program, the Housing Voucher and Case Management Program, the Community Center for Alternative Programs (CCAP), Forensic Assertive Community Treatment (FACT), and Forensic Intensive Supportive Housing (FISH) and is a prerequisite to recovery and re-integration into the community.

A need exists for an increase in transitional and permanent affordable and subsidized housing units for persons in the Criminal Justice Continuum of Care Initiatives Project. The section below on Ex-Offender population provides a fuller assessment of housing challenges and options.

EX-OFFENDERS POPULATION

Ex-offenders are often excluded from mainstream housing options. Many ex-inmates are homeless and, because of their record, are excluded from a number of housing programs.

- The state's inmate population stood at about 18,000 at the end of 2011 including work release.
- According to the Washington State Department of Corrections, the combined population of persons incarcerated and on active supervision in the community decreased from over 46,000 persons statewide in 2007 to about 34,000 at the end of 2011.
- The number of offenders on active community supervision by the WA State Dept. of Corrections, who were residing in King County, declined by 50 percent from 7,000 in July 2009 to 3,500 in December 2011.²¹
- About 38,000 persons were held and released from jail in King County in 2011 after an average stay of just under 22 days.
- About 39 percent of confined offenders are readmissions to prison.

Numerous studies indicate that persons released from prison have multiple needs. A high percentage have substance abuse problems, many did not complete high school, most have spotty employment records of primarily low-wage jobs, many report some level of physical or mental disability, and many do not have secure housing.

Programs for substance abuse, mental health, educational opportunities, community supervision and pre-release preparation have been cut from the prisons as the state budget conditions have grown tighter. The result is that offenders re-entering the community often have not received treatment, have few job skills and, in general, are ill-prepared for life on the outside.

Securing housing following release from prison is particularly difficult because most federal housing programs (Section 8 and low-rent public housing) prohibit leasing to former offenders, especially those convicted of a violent offence. Many private and non-profit housing providers conduct criminal background checks as part of their regular tenant screening process and refuse to lease to those with criminal convictions.

²¹ Department of Corrections, "Community Corrections Division Snapshot Report" as of April 30, 2012.

There are a limited number of programs in King County that offer housing opportunities for persons being released from prison:

- Pioneer Human Services provides clean and sober transitional housing opportunities for about 400 persons coming out of treatment or prison who are willing to participate in a case-managed program.
- Pioneer Human Services also provides about 150 market-rate permanent beds for lower income individuals. Neither program is exclusively for released offenders but they will accept former offenders, and there is a waiting list for these beds during most times of the year.
- Interaction Transition operates a transitional living facility for released offenders that can serve approximately 18 persons. There is a six-month waiting list for these beds.
- The emergency shelter system may house newly released offenders, but actual figures are hard to come by as offenders are hesitant to disclose their history for fear of being turned away.
- With limited housing opportunities upon release, many offenders find themselves homeless. The literature suggests that lack of access to stable housing upon release reduces the likelihood of successful re-entry into society, thus increasing threats to public safety through higher rates of recidivism²².
- Sound Mental Health provides temporary housing for up to five years for about 60 eligible individuals with serious mental illness who are being released from prison to outpatient services in King County.

PERSONS LIVING WITH HIV/AIDS

HIV/AIDS Population in Seattle-King County

A snapshot of people living with HIV/AIDS (PLWHA) in King County is provided by 2011 data from the HIV/AIDS epidemiology unit of Public Health-Seattle & King County. Of 6,852 people:

- 90 percent are male
- 67 percent are white
- 72 percent are under 40 years of age
- 69 percent fall into the exposure category of male-male sex

The local data contrast markedly with nationwide data which show much higher proportions overall of African Americans, Hispanics, and women.

At the same time, HIV/AIDS has a disproportionate impact on several populations locally. Looking deeper into epidemiology data, foreign born blacks and native born blacks have rates of HIV/AIDS three to five times that of whites. Foreign born PLWHA represent 14 percent of

²² Bradley, K., Oliver, M., Richardson, N., Slayter, E., No Place Like Home: Housing and the Ex-prisoner, Community Resource for Justice, November 2001.

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cases. Hispanic/Latinos constitute 7 percent of the population of King County and 10 percent of PLWHA.

Public health data also indicate an increase in numbers of PLWHA residing in King County outside of Seattle with the majority in South King County.

Housing Needs and Gaps: Characteristics of People in Need of Assistance

While hundreds of individuals with HIV/AIDS work, maintain their health, and live independently, a growing number in the HIV/AIDS case management system have significant barriers to accessing and retaining housing. Many are homeless and also have criminal and eviction histories, mental illness, and chemical dependency. This has presented a challenge to the existing HIV/AIDS-dedicated housing inventory, about half of which was developed for individuals and families capable of living independently.

The inventory currently has about 400 units, including emergency, transitional, and permanent independent and supportive housing. Since 1990's, the inventory has developed into a system that prevents homelessness, transitions people out of homelessness, and provides stability in permanent housing. However, as the data indicate, current resources are not adequate to meet the needs of people who can live independently or those who need support.

Data Analysis

Data available from the 2010 HIV/AIDS epidemiology program of Public Health-Seattle & King County provide insight into the extent of housing need as well as demographic and other characteristics of low income and homeless PLWHA in King County. Case manager interviews were conducted in 2011 to complement the data analysis and provide information on numbers of clients in need of housing assistance.

The data confirm much of the anecdotal discussion among providers. For PLWHA in King County, homelessness is associated with race, history of mental illness, incarceration, substance use and low income. People who are currently homeless or homeless in the past year were almost 17 times more likely to have been incarcerated in the last year, more likely to report substance abuse in the past 12 months, and have poorer health outcomes.

Of particular note is the comparison of race among homeless and housed people. The data show that homeless PLWHA are less likely to be white. There is a significant association between homelessness and being black.

Case Manager Survey Results

The telephone survey of HIV/AIDS medical case managers provides additional perspective on needs and access to housing resources.

Twenty-five case managers reported seeing a total of 2,319 clients which is over one-third of all clients living with HIV/AIDS in King County. Of these:

- 424 need housing assistance
- 477 need rental assistance to maintain their current permanent housing
- 212 are currently homeless
- 207 are at risk of homelessness

When asked to identify the types of housing assistance, case managers noted that about 56 percent of clients needed independent transitional and permanent housing and about 44 percent needed supportive transitional and permanent housing.

The case managers also reported that many clients need rental assistance (short term and long term) and this need has risen dramatically in recent months. In addition, one case manager stressed that a high proportion of their clients need help with utilities and this is increasingly being requested by clients.

V. HOUSING MARKET CONDITIONS

AGE AND CONDITION OF THE EXISTING HOUSING STOCK

The King County Consortium defines standard, substandard and substandard housing unit suitable for repair for the purposes of housing repair and rehabilitation as follows.

Standard Housing Unit: A standard housing unit in King County is any dwelling, which substantially meets HUD's Housing Quality Standard and or the Uniform Housing Code standards. This would include having complete plumbing and adequate kitchen facilities.

Substandard Housing Unit: A substandard housing unit is any dwelling unit that possesses health and safety issues that are irreconcilable, and will not substantially meet the Uniform Housing Codes. Rehabilitation of this unit is deemed unreasonable by the Project Engineer, and the health and safety issues of the dwelling are too numerous to correct economically.

Substandard Housing Unit Suitable for Rehabilitation/Repair: A substandard housing unit has a reasonably sound basic structure, which contains one or more defective systems within the unit. The project Engineer will determine the scope of work that will elevate the living unit to the adopted housing standard. In some instances, the unit repair will only address the health and safety issues of the unit, thus substantially improving and providing a safe and decent living unit.

Specific information on housing condition is difficult to determine from typical data sources such as the Census or American Communities Survey. There is data available on housing age and value, and on the number of housing units without complete facilities, but in most cases, housing with structural issues or defective systems can only be determined by inspection on a case by case basis.

EXISTING HOUSING STOCK: CONDITION

Less than one half of a percent (0.5 percent) of the owner-occupied housing stock in King County lacks complete plumbing facilities and about 0.8 percent lacks complete kitchen facilities. The proportion of homes without complete facilities is slightly higher in Seattle than outside Seattle, but it is still close to or under one percent.

Countywide, 3.2 percent of the owner-occupied housing stock has a value of less than \$100,000 with about 2 percent valued below \$50,000.²³ Outside Seattle, about 4 percent are valued less than \$100,000. In Seattle, where home prices are typically higher, about 1.9 percent of homes are valued below \$150,000. Low value is often an indicator of poor housing condition and the small percentage of units with low value indicates the substantial majority of the housing stock is in reasonable condition.

There are undoubtedly other housing units which don't meet the above criteria, and yet would be considered in "poor" or below average condition. They may be poorly weatherized, need roof or chimney repairs, have rotting wood, mold, old electrical wiring or old plumbing. There is inadequate data to assess the number of these.

²³ 143 condos sold for less than \$100,000 in King County in 2010. These were about 3.6 percent of all condo sales. Because these sales include small units in less expensive locations, their valuation under \$100,000 doesn't necessarily mean they are all in poor condition.

EXISTING HOUSING STOCK: AGE

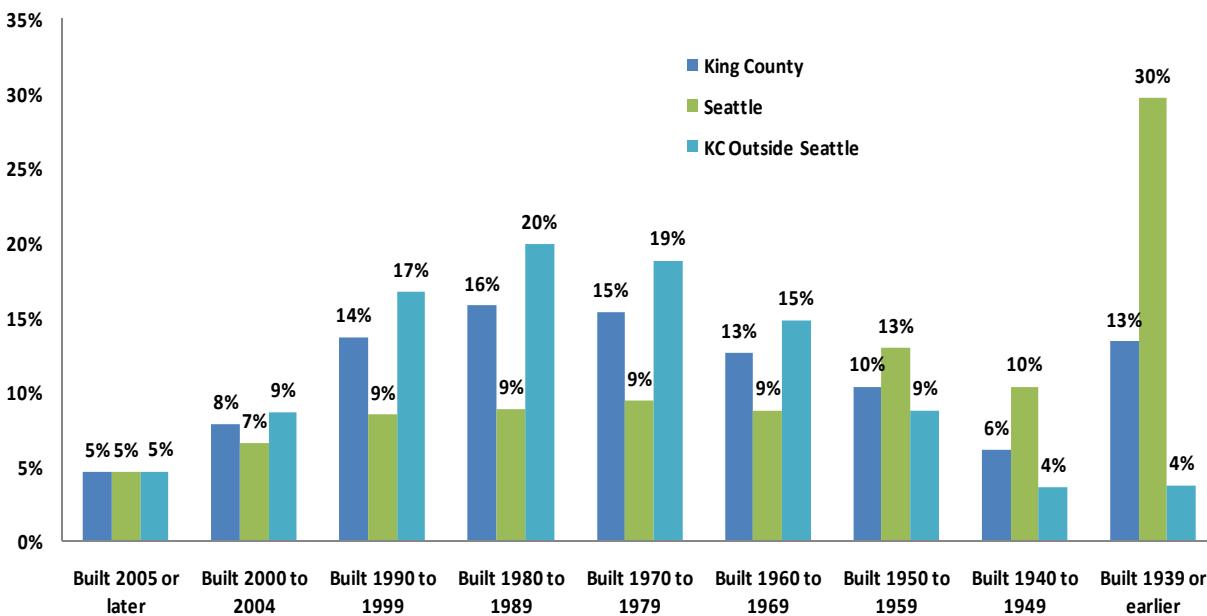
Thirty Percent Of The Housing Stock Was Built Over 50 Years Ago

There are currently about 839,000 housing units in King County. 30 percent of the housing stock in King County was built before 1960, more than 50 years ago.

In the City of Seattle, 53 percent was built prior to 1960, and nearly 30 percent was built over 70 years ago, before 1940. Because of its location value much of Seattle's older housing has been maintained and/or renovated, but some housing has deteriorated over time.

In areas outside of Seattle, just 16.3 percent of the housing stock was built before 1960, with less than four percent built prior to 1940. Over 70 percent of the housing stock in King County outside Seattle was built between 1960 and 1999. However, houses built in the early suburban building boom from 1950 to 1970 are now forty to sixty years old, and if not well-maintained, may be showing signs of aging and deterioration.

**Percent of All Homes* by Year Built:
King County, Seattle, and King County Outside Seattle**



*Percent of all homes within the specified area.

Overall about 12.5 percent of all housing in the County has been built since 2000. About twice as many units have been built outside Seattle compared to within Seattle since 2000 (70,000 compared to 35,000 units). However, newer units represent just over 11 percent of Seattle's housing stock, and newer units represent about 13 percent of the housing stock outside Seattle. The slowdown in the housing market from 2008 to 2010 has moderated the addition of new units

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during the past half-decade, with just 5 percent of the housing stock having been added since 2005.²⁴

IMPLICATIONS OF HOUSING AGE AND CONDITION ANALYSIS

Most of the housing stock in King County appears to be in adequate condition. The primary reason for the loss of existing housing is often demolition or condemnation for redevelopment, especially with regard to mobile homes. The conversion and redevelopment of older units to new and often higher density housing development, creates many new housing opportunities and supports infill development goals, however, existing affordable or unique housing can be lost. Strategies such as mobile home preservation, home repair programs and flexible infill development standards can help mitigate the loss of such housing. Housing repair programs continue to be critical in order to address the pockets of need where housing conditions are inadequate.

Renovation of older buildings can be costly – sometimes as costly as new construction. However, re-use and rehabilitation of existing buildings contributes to sustainability goals as well as affordability goals, and can help to revitalize older neighborhoods with solid and interesting buildings. When conditions are right, rehabilitation can be an excellent option for creating better housing.

UTILIZATION OF THE EXISTING HOUSING STOCK

OWNERSHIP RATE HAS DECREASED SLIGHTLY SINCE 2000

In King County, the number of households who own their own house or condominium increased from 58.8 percent in 1990 to 61 percent by 2005. By the 2010 census it had fallen back to 59.1 percent.

In the wake of the mortgage crisis many homeowners have lost their homes, and mortgage credit has been more difficult for prospective homeowners to obtain. The high homeownership rates achieved both locally and nationally during the early part of the 2000 to 2010 decade seem to be indicative of the easy credit and financing schemes that led to high prices as well as high ownership rates, and ultimately resulted in a “bursting” of the housing bubble. For an urban county such as King County, the current homeownership rate is more in line with historic rates. There is considerable fluidity and interaction between the ownership and rental markets. Homes or condominiums are converted to rentals when buying or selling a home is difficult, and are put on the sales market again, when home purchasing conditions improve.

²⁴ Seattle reports “completed” rather than permitted units so its data (in Part V below) reflects the addition of many new multifamily units in 2007 and 2008, while other cities already experienced a slowdown in residential permits.

Home Ownership Rate In King County			
	KC	Seattle	KC Outside Seattle
Owner	59%	48%	65%
Renter	41%	52%	35%

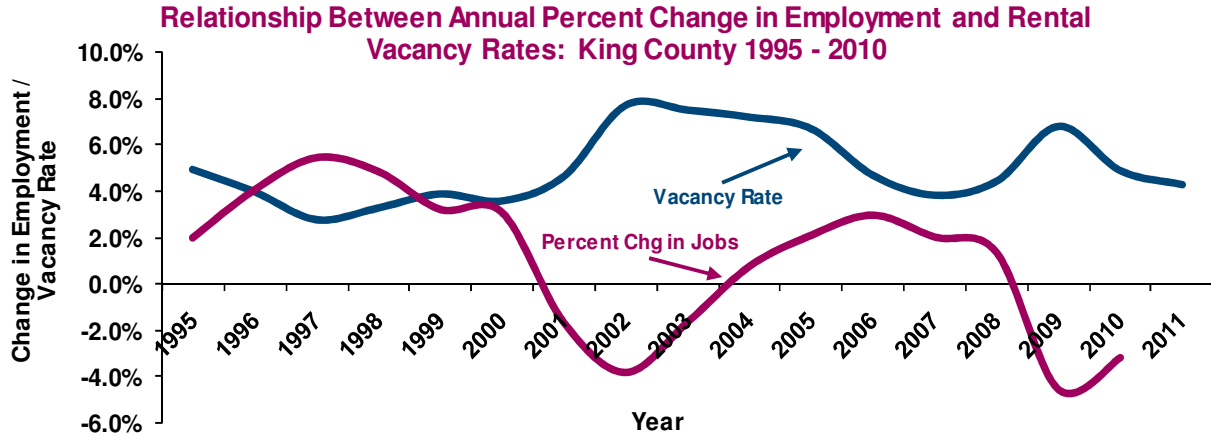
Home ownership at 48 percent in Seattle is lower than the County rate. This is typical in larger cities, which usually have a higher percentage of renters. On the other hand, areas outside of Seattle have a considerably higher home ownership rate. Nearly two-thirds of households outside Seattle own their own home.

An adequate supply of rental units continues to be important in King County. It is critical to have enough affordable rentals for households who cannot yet afford a home, as well as for households who could afford to own, but who prefer to rent. Often renter households are finishing school or are still in transition in job location and are not yet ready to buy. Affordable rentals also give households a chance to save sufficient funds for a solid down payment. Seniors who wish to downsize may sometimes choose rental units rather than maintaining a home with its considerable taxes, insurance, and maintenance costs.

VACANY RATE FOR RENTAL UNITS FOLLOWS EMPLOYMENT TRENDS

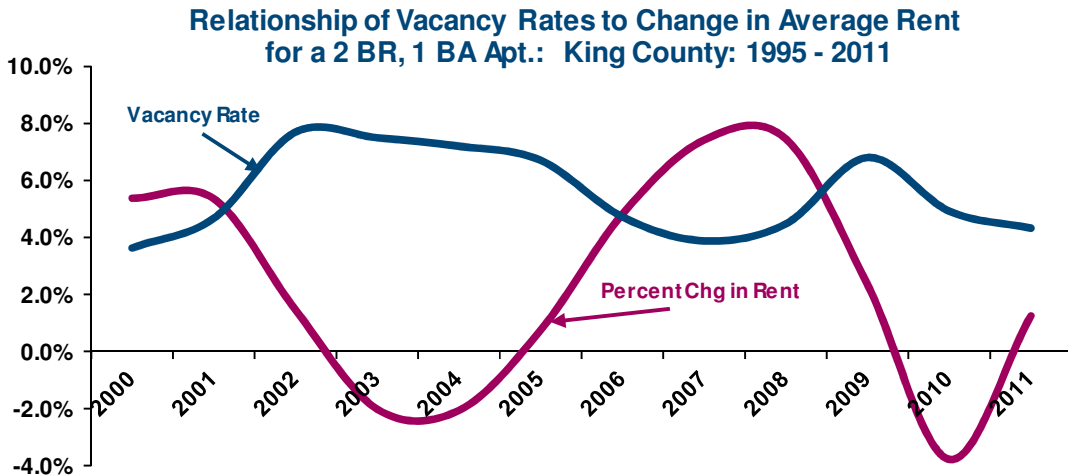
At the time of the 2000 Census, the vacancy rate was 1.2 percent for ownership housing and 4.2 percent for rental housing in King County. In 2010, the overall vacancy rate was 7.3 percent, but 2.3 percent were housing units only occupied for recreational or seasonal use, or vacant for some unknown reason. About 1.8 percent of ownership housing was vacant and for sale or recently sold, while about 3.2 percent of rental housing was vacant. The slightly higher vacancy rate among ownership units may be a reflection of loss of homes to foreclosures.

According to Dupre + Scott vacancy data, the rental vacancy rate for apartments was 3.7 percent in the spring of 2000. It rose to a relative high of 6.7 percent in 2005, peaked again at 6.8 percent in 2009, then dropped to 4.9 percent in 2010 and to 4.3 percent in the spring of 2011. An apartment vacancy rate of 5 percent or less is considered typical.



The line graph above compares the change in jobs from one year to the next to the vacancy rate of apartment rentals. There is an inverse relationship between change in jobs and the vacancy rate, so that as jobs decline or increase more slowly (as in 1999 to 2002 and 2008 to 2010), vacancy rates tend to increase. When workers lose their jobs they may move to another area or double up with family and friends, so the demand on the rental market is less. When employment is increasing more rapidly (as in 1995 – 1998 and 2003 – 2006), demand for rental units increases and the vacancy rate declines.

The line graph below shows the same trend line for the vacancy rate, but is compared to average rent in King County for a two bedroom, one bath apartment. Again, the relationship is inverted, with rents increasing as vacancy rates decline, indicating a demand for rental units. When vacancy rates increase (as in 2000 – 2002), usually following slower or negative employment growth, rents will tend to decline, although there is often a six to twelve month lag between increased vacancies and declining (or more slowly increasing) rents.



It is not yet clear where employment will be at the end of 2012, but vacancy rates appear to be declining, and rents again on the rise. This may be less a response to employment change than to 1) displaced homeowners becoming renters, 2) the difficulty of current renters obtaining financing to buy a home, or 3) of fewer new apartment rentals coming on the market.

Vacancy Rate	Spring 1995	Spring 2000	Spring 2005	Fall 2010	Spring 2011
EAST URBAN and NORTHEAST *	5.0%	3.4%	6.3%	4.1%	4.2%
SEATTLE	3.9%	3.7%	5.2%	3.3%	3.4%
NORTH URBAN	3.8%	0.9%	7.1%	3.9%	5.0%
SOUTH URBAN	5.3%	3.3%	7.7%	6.4%	5.2%
SOUTHEAST RURAL	3.2%	3.8%	4.6%	7.3%	6.2%
TOTAL KING COUNTY	4.8%	3.7%	6.7%	4.9%	4.3%

**Because of the way vacancy rates are reported by Dupre + Scott, it is difficult to break out the East Urban region from the Northeast rural Cities and Rural Areas, so the two are combined here. D + S areas have been re-aggregated to achieve a more accurate vacancy rate for all of the City of Seattle, and for the South Urban Regions. The Southeast Rural area here only includes the far southeast rural cities and area (Maple Valley, Black Diamond and Enumclaw) but not Covington, which is in the "Kent" area and thus included in the South average. These rates are averages for all the subareas within the regions, so they do not completely reflect the differences between specific smaller areas.*

Vacancy rates have often been higher in the South and Southeast sub-regions compared to Seattle, although in 2000, they were lower in the South than in either Seattle or the Eastside. In 2011, vacancy rates appear to have fallen, and are close to, or below, the 5 percent benchmark in all sub-regions except the Southeast. There are relatively few apartment rentals in that area. Vacancy rates are particularly low in Seattle, and continue to be fairly low in the East and Northeast sub-regions as well. The North Urban region (Shoreline and Lake Forest Park) seems to have the largest fluctuations in vacancy rates over time.

The trend line in the second graph above, showing percent change in rent, makes rent look quite volatile. However, despite annual fluctuations in response to the market, average rent for a two bedroom, one bath unit has slowly risen over the past ten years, increasing a total of 18 percent. This amounts to about 1.5 percent per year. This is considerably slower than the rate of inflation for the decade.

OVERCROWDING HAS DECREASED SUBSTANTIALLY

In King County, according to the 2009 ACS survey, only 0.8 percent of households had more than 1.5 persons per room.²⁵ This is a significant drop from the 2000 Census when 2.5 percent of households reported more than 1.5 persons per room.

By 2010, only 1.2 percent of households in Seattle reported more than 1.5 persons per room, down very significantly from 4.8 percent in 2000. In the remainder of King County (outside Seattle) just 0.6 percent of households reported more than 1.5 persons per room.

HOUSING AFFORDABILITY IN KING COUNTY

Income and Ways of Determining Housing Affordability

²⁵ This data is no longer available from the decennial census. There is a 0.2 percent margin of error for this ACS data point for King County and a 0.4 percent margin of error for the City of Seattle. Note that the criteria of "more than 1.5 persons per room" (1.51 or more) would not be met by 3 persons in a 2 room unit or by 6 persons in a 4 room unit, but it would be met by 4 or more persons in a 2 room unit, or by 5 or more persons in a 3 room unit, or 7 or more persons in a 4 room unit.

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The table on page six of this document is based on the HUD income limits for 2012. It is published annually and used to determine eligibility for most federal programs. HUD publishes these limits, specific to household size, for households at 30 percent of the local AMI, 50 percent of local AMI, and 80 percent of the national median income. Other levels are calculated from these. The income levels are specific to the local metropolitan statistical area (MSA) and/or to the county. King County's limits are the same as for the Seattle-Bellevue-Everett MSA. For many federal programs the 80 percent level is capped at 80 percent of the national median income, which usually amounts to about 76 percent of King County's AMI.

- The table is a general guide to affordability. However, as conditions change, affordability levels may need to be adjusted when they are applied to specific projects.
- Affordable rent is calculated at 30 percent of monthly income for each income level. This assumes that utilities are included in rental costs.
- An affordable mortgage payment is calculated at 25 percent of monthly income, assuming that another five percent will be needed for taxes, insurance, utilities, and home maintenance.²⁶
- Since interest rates, down payment requirements, and length of mortgages can vary, the affordable home price that is shown is an estimate based on conditions at the time of publication. These conditions change frequently.

The definitions provided on pages four and five are also essential for understanding the meaning of “affordable housing” and how it is calculated throughout this document.

HOUSING COST BURDEN: MANY HOUSEHOLDS PAY MORE THAN 30 PERCENT OF THEIR INCOME FOR HOUSING

The following table shows the increasing percentage of owner and renter households paying more than 30 percent of their income for housing in King County.

In 1990, just 27 percent of all King County households paid more than 30 percent of their income for housing. By 2010, that had risen to 40 percent of all households. The percent of over-burdened homeowners has grown more rapidly than the percent of overburdened renters – from 18 percent in 1990 to 36 percent in 2009.

36 percent of owners paid more than 30 percent of their income for housing in 2009, while 45 percent of renters overpaid for housing. Taken together, two out of every five households are paying more than they can afford for their housing.

²⁶ In some cases, particularly condos or other homes with homeowner association dues, the “other” housing costs may rise to as much as seven or eight percent of monthly income, reducing the affordable mortgage payment, and the affordable home price proportionately. The table on page six now determines the affordable mortgage payment based on just 23% of monthly income, rather than 25%. This allows for “other housing costs” up to 7% of monthly income.

Percent of Owners and Renters who Overpay* for Housing				
	1990 Census	2000 Census	2005 American Community Survey	2009 American Community Survey
Owners	18%	27%	33%	36%
Renters	39%	40%	47%	45%
Combined	27%	33%	38%	40%
<small>*This measures all households who report paying more than 30% of their income for housing costs. This data was not reported in the 2010 Census. Although some middle-income households may be able to afford more than 30% of their income for housing costs, the lower the household's income, the more likely it is that there will be insufficient income for other essential needs, such as food, clothing, transportation, health care, and savings for emergencies.</small>				

FOUR OUT OF FIVE VERY-LOW INCOME HOUSEHOLDS (UNDER 30 percent OF MEDIAN INCOME) ARE LIKELY TO PAY MORE THAN THEY CAN AFFORD FOR HOUSING

Those who can least afford to pay more than 30 percent of their income for housing, often have no choice but to do so.

- Of those households earning less than \$20,000 (about 30 percent of AMI for a two person household), 81 percent of renters and 79 percent of owners paid more than 30 percent of their income for housing. \$20,000 per year is equivalent to about \$10 per hour in a full-time job.
- In fact, most of these households paid over 35 percent of their income for housing costs.²⁷ A household earning \$20,000, and paying \$600 for housing costs (about 36 percent of their monthly income of \$1666), would be left with just over \$1000 per month (less than that after payroll taxes) for food, clothing, child care and school supplies for children, transportation, utilities and telecommunications, housing maintenance, insurance, and health care costs.
- While they might be able to carefully manage these costs under usual circumstances, any extraordinary expenses would leave them vulnerable to debt, financial insolvency, and potentially to homelessness.

THREE OUT OF FOUR LOW-INCOME HOUSEHOLDS (UNDER 50 percent OF MEDIAN INCOME) ARE ALSO COST-BURDENED

- 66 percent of owner households earning \$20,000 to \$34,999 report paying more than 30 percent of their income for homeowner costs.

²⁷ Recent ACS data reports those paying 30% of income or more by income level, but it does not report more severe cost burden (35% of income or 50% of income on housing) by income level. It does report an overall number of households who pay 35% or more of income on housing, but not by income level.

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Percent of Owners and Renters who Overpay* for Housing by Income Group: ACS 2009							
Income Group	Income Range of 2 PP Household in this Income Group	Renters			Owners		
		Number of Renters in Income Group	Number Who Overpay	Percent of Income Group Who Overpay	Number of Owners in Income Group	Number Who Overpay	Percent of Income Group Who Overpay
Less than 30% median income	\$0 - \$19,999	71,093	57,274	81%	26,896	21,217	79%
30 - 50% median income	\$20,000 - \$34,999	56,858	45,864	81%	36,585	24,153	66%
50 - 70% median income	\$35,000 - \$49,999	55,013	23,432	43%	41,956	24,987	60%
All Households Under 70% median income	Under \$50,000	182,964	126,570	69%	105,437	70,357	67%
*This measures all households who report paying more than 30% of their income for housing costs. This data was not reported in the 2010 Census. Although some middle-income households may be able to afford more than 30% of their income for housing costs, the lower the household's income, the more likely it is that there will be insufficient income for other essential needs, such as food, clothing, transportation, health care, and savings for emergencies.							

- 81 percent of renters in this low income group are also overpaying for housing – the same percentage as in the very low income group.

HALF OF MODERATE INCOME HOUSEHOLDS ARE COST-BURDENED

- Among households earning 50 – 70 percent of median income (\$35,000 to \$49,999), half pay more than they can afford for housing.
- 60 percent of owners in this income group are overpaying for housing, while 43 percent of renters pay more than they can afford. In this income group there are still more renters than owners.

Among all households earning less than \$50,000 (or about 70 percent AMI), two-thirds (67 percent) are over-paying for housing.

SEVERE COST BURDEN? *Add HUD DATA TABLES. ACS data doesn't report cost burden greater than "30 percent of income or more" by income level. It reports greater than 35 percent of income for all households, but not broken down by income level.*

DISPROPORTIONATE HOUSING BURDEN BY RACE AND ETHNICITY

(add HUD data tables on this)

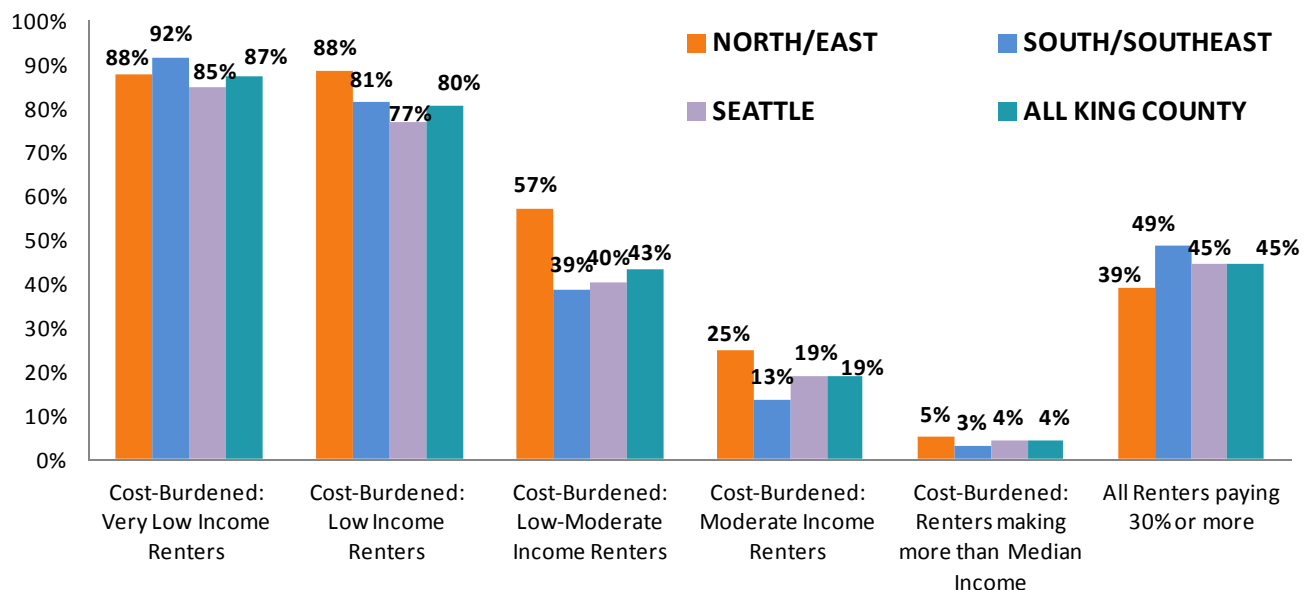


Although there are sub-regional differences in the proportion of cost-burdened households, the differences are not as great as one might expect, particularly among owner households. This is probably due to the fact that household self-select the areas where housing will be in line with their incomes. If they are higher earners they may still “overpay” for housing in a more expensive sub-region, while if they have very low or low incomes, they are likely to “overpay” even in the less expensive parts of the County.

MORE RENTERS ARE COST-BURDENED IN SOUTH /SOUTHEAST SUB-REGION

- In the South/Southeast region 49 percent of renters in all income groups pay more than 30 percent of their income for housing, compared to 39 percent in the North/East sub-region.
- 92 percent of very low income renter households and 81 percent of low-income renters in the South/Southeast region pay more than 30 percent of their income for housing.
- However, among low-moderate, moderate and median income renters a smaller proportion pay more than 30 percent of their income for housing than in the other sub-regions, reflecting generally lower rents in the south county.
- A somewhat lower proportion of all renters (39 percent) pay more than they can afford in the North/East sub-region.
- However, households in nearly all income groups in the North/East are more likely to be cost-burdened than in the other sub-regions. This reflects the fact that there are a proportionately higher number of renter households with moderate or median income in the North/East, most of which are not cost-burdened.

Percent of Renters Paying more than Thirty Percent of Income for Housing by Income Group and Sub-Region: ACS 2006 - 2010

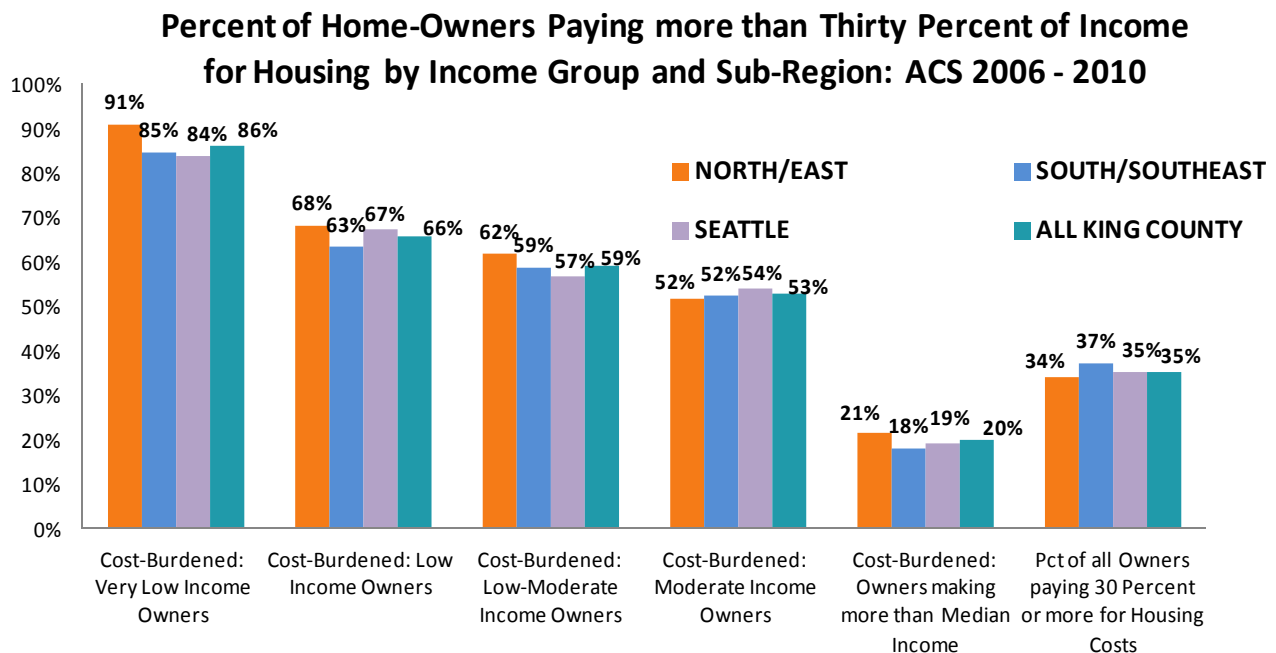


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- Among both very low and low income renters 88 percent are cost-burdened in the North Northeast Region.
- In Seattle 85 percent of very low income renters and 77 percent of low-income renters pay more than 30 percent of their income for housing. Overall, 45 percent of all Seattle renters are cost-burdened – the same as the County average.

LOW AND LOW-MODERATE INCOME HOMEOWNERS ON EASTSIDE ARE MORE LIKELY TO BE COST-BURDENED THAN IN OTHER SUB-REGIONS

- The sub-regional difference in the proportion of cost-burdened owner households is relatively small: 34 percent are cost-burdened in the North/East, 37 percent in the South/Southeast, and 35 percent in Seattle.
- However, a higher percentage owner households is cost-burdened in the North/East in the lower income categories. The difference from other regions generally decreases as income goes up.
- The exception to this is in the moderate income group where Seattle has a slightly higher proportion which is cost-burdened (54 percent) and the South/Southeast has about the same as the North/East (52 percent).



RENTAL HOUSING AFFORDABILITY TRENDS

Critical Need is for Affordable Rental Housing for Very-Low and Low-Income Households

While the amount of rental housing stock affordable to households earning above 60 percent of median income appears adequate, market-rate affordable rentals for those between 40 and 60 percent AMI are scarce and not well-distributed geographically. Housing for those below 40 percent AMI is available almost exclusively through subsidized multi-family rental housing, and the amount of that housing is severely insufficient in nearly all jurisdictions. No cities have sufficient housing for those at 30 percent of median income and below.

- In 2009 - 2010, nearly 24 percent of all King County's households (owners and renters) earned less than 50 percent of median household income.
- Among *renter* households nearly 40 percent (105,000 households) earned less than 50 percent of median, and about 23 percent (73,500 households) earned less than 30 percent of median income.²⁸
- The graph below is based on the 2006 – 2010 ACS data, so the numbers are slightly lower.²⁹
- The median rent for all (private market-rate) apartment rental units in the spring of 2011 was \$1049. This is almost exactly what would be affordable to a two-person household earning 60 percent of median income (income of about \$42,000 per year or about \$3,500 per month).

The most recent detailed data from the American Community Survey (2006 – 2010) is illustrated in the graph below. Since the ACS survey asks how much rent a household pays, it is likely to include most subsidized rental units as well as market rate rental units.³⁰

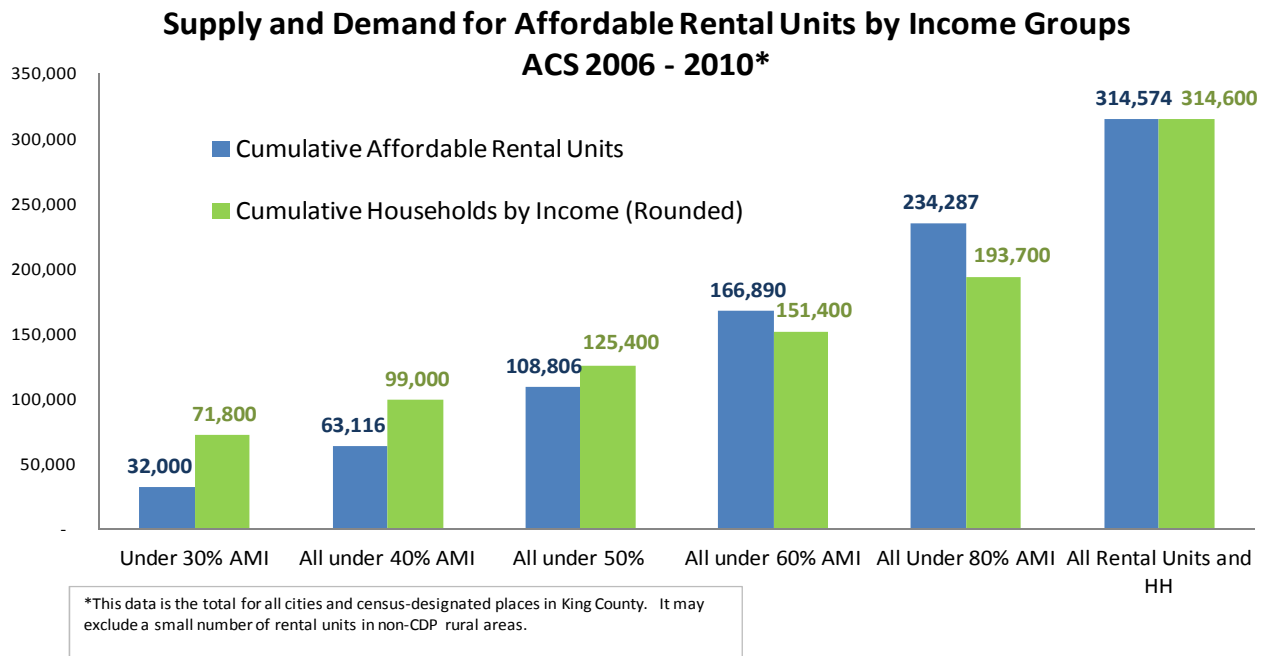
- While there appears to be an adequate supply of rental housing for those at 60 percent AMI and above, there is a very inadequate supply of rental housing for households earning 40 percent of median household income or less.
- In some parts of the County, the supply of housing at 40 – 60 percent of median income is very insufficient to the need.
- In other parts of the County the supply in this affordability range is sufficient, but affordable units are often occupied by higher-income renters.

²⁸ See table on p. 39 above.

²⁹ ACS 2006 – 2010 data is used for more detailed analysis because it includes income data by tenure at the city, CDP and census tract level. ACS 2010 includes these data points but only for jurisdictions over 50,000. It is useful primarily for updated numbers at the County level.

³⁰ This may depend on how a household interprets the question. Household using Section 8 tenant vouchers may quote the entire rent on the unit rather than the portion they actually pay. The ACS data includes households who pay no monetary rent for a unit.

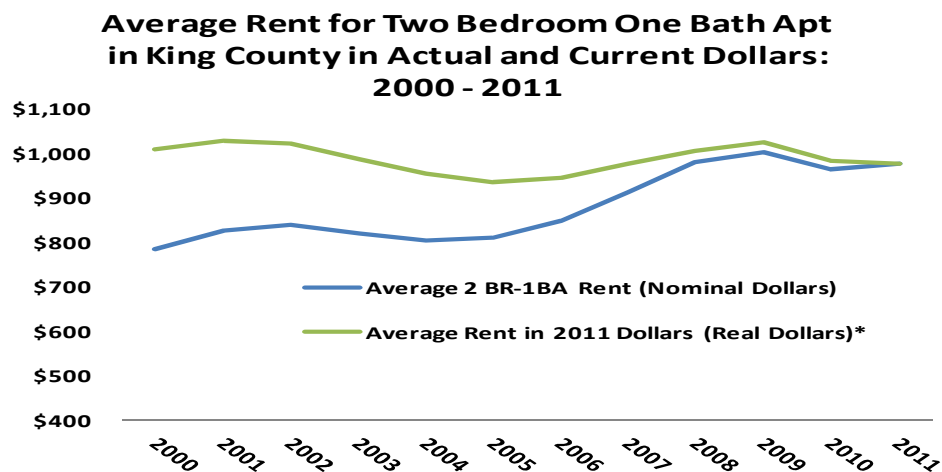
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- About 23 percent of all renter households in King County earn 30 percent of median income or less. For this group of households there is a deficit of nearly 40,000 units.
- At 40 percent AMI and below there is a cumulative deficit of nearly 36,000. At 50 percent AMI and below, the cumulative deficit is about 16,600 units.

CHANGES IN RENTAL STOCK AFFORDABILITY

Rental rates have risen over the last fifteen years, but in real dollars they have remained fairly steady, and are currently below year 2000 levels. The graph and table below illustrates the annual changes in rental rates for a two bedroom, one bath unit and the amount in 2011 dollars.



	Average 2 BR-1BA Rent (Nominal Dollars)	Average Rent in 2011 Dollars (Real Dollars)*	Percent Chg in Rent from Previous Year in Nominal Dollars
2000	\$ 784	\$ 1,010	5.4%
2001	\$ 826	\$ 1,027	5.4%
2002	\$ 838	\$ 1,022	1.5%
2003	\$ 821	\$ 985	-2.0%
2004	\$ 804	\$ 953	-2.1%
2005	\$ 810	\$ 934	0.7%
2006	\$ 849	\$ 944	4.8%
2007	\$ 912	\$ 976	7.4%
2008	\$ 980	\$ 1,007	7.5%
2009	\$ 1,003	\$ 1,024	2.3%
2010	\$ 965	\$ 982	-3.8%
2011	\$ 977	\$ 977	1.2%
*This column shows the comparable rent in 2011 dollars accounting for inflation, using the CPI-Urban for the Seattle MSA.			

RENTS FOR SINGLE FAMILY HOMES ARE HIGHER THAN RENTS FOR MULTI-FAMILY UNITS, RESULTING IN LIMITED AFFORDABLE OPTIONS FOR LARGER HOUSEHOLDS

Rents for single family homes were significantly more expensive than rents for multi-family units.

- According to the April 2011 D + S Report surveying 1 – 19 unit rents, the average rent for a single family home was \$1,897.
- Two bedroom houses rented for an average of \$1383, just slightly higher than the affordable rent (\$1,369) for a three-person household earning 70 percent AMI.
- Average rent for a four-bedroom home was \$2,243. This would be affordable to a household earning \$90,000, or about 90 percent of HUD's AMI for a household of six.
- Note that contrary to HUD income levels which increase with household size, the actual median income for a household of six in King County is about \$81,200, or \$20,000 less than the median income for a household of four (\$101,400).
- Thus, realistically, half of King County's large households could afford less than \$2,025 in rent, and less than \$1,700 in a mortgage payment. (See page 37 above for details on income distribution by household size.)
- A family of six earning 60 percent AMI (about \$60,000) could afford \$1,500 in rent, but there are very few rentals of sufficient size in that rent category – whether apartments or single family homes.

AFFORDABILITY AND SUPPLY GAP FOR VERY LOW INCOME RENTERS

- In 2000, the gap between the median rent (\$745) and the affordable rent for a three-person household earning 30 percent AMI (\$444) was \$301 dollars.

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- In 2009 - 2010, with a median rent of \$975, and the affordable rent for a three-person household earning 30 percent AMI at \$586, the gap is \$389. In real dollars this is approximately the same as the gap in 2000.
- As the supply and demand graph above shows, there is a gap of about 40,000 between the number of households in this very low income category and the number of market rate units affordable to them.

RENTAL AFFORDABILITY BY JURISDICTION AND SUB-REGION

Nearly 40 percent of all renter households earn less than fifty percent of median income for King County and nearly 23 percent earn less than thirty percent of median income.

- Throughout the county 34.6 percent of rental units are affordable to households earning fifty percent of median income.
- Only about 10.2 percent of rental units are affordable to renters at thirty percent of median income or below,

As the table and bar chart below show, the supply of affordable units varies considerably among sub-regions and among cities.

- 2009 median rents and 2011 average rents were both lowest in South King County while rents in the rural area were the highest according to a 2009 analysis by Dupre + Scott Apartment Advisors and the Spring 2011 D + S Apartment Vacancy Report.
- The table below indicates that 40.4 percent of units in South King County cities are affordable to households earning less than fifty percent of median income and 39 percent are affordable in Seattle. In other words, in these areas, the number of rental units affordable to those earning 50 percent of median income is roughly equivalent to the number of renter households who earns fifty percent of median income or below.
- However, only 17.9 percent of units are affordable to those under fifty percent of median income in the East Urban cities. The other regions generally have 30 – 35 percent of their units affordable to those at fifty percent of median income. Virtually no jurisdictions have sufficient rental units for the 23.3 percent of renter households who earn less than thirty percent of median income.³¹

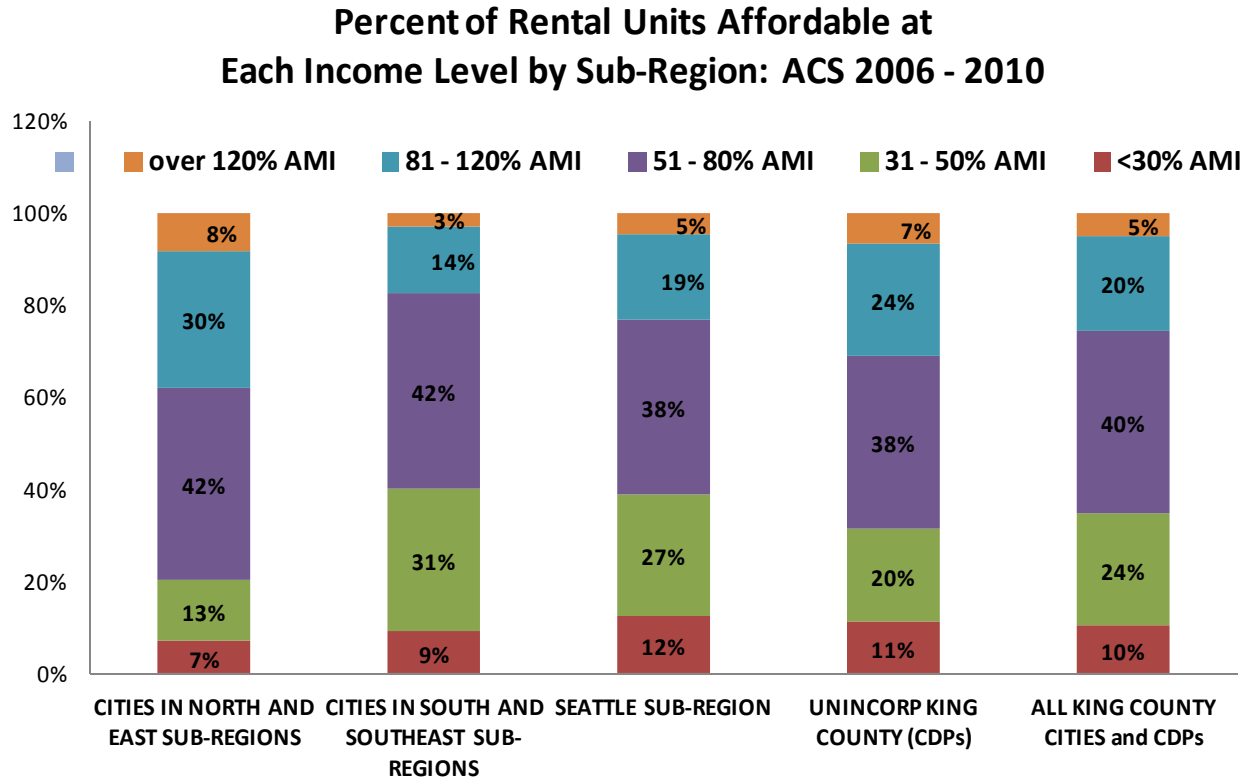
³¹ Three very small cities have sufficient units. Many of these are accessory dwelling units occupied by family members or household staff to whom little or no rent is charged.

AFFORDABLE RENTAL UNITS BY CITY AND SUB-REGION

Housing Affordability: 2006 - 2010 ACS data					RENTER: Number of Units by Gross Rent					RENTER: Percent of Rental Units by Gross Rent					
HOUSING OCCUPANCY					<30% AMI	31 - 50% AMI	51 - 80% AMI	81 - 120% AMI	over 120% AMI	<30% AMI	31 - 50% AMI	All Units Under 50% AMI	51 - 80% AMI	81 - 120% AMI	over 120% AMI
Sub Region	CITY OR CDP	Total housing units	Occupied housing units	RENTER-OCCUPIED Housing Units	All Renter HH paying under \$500 (incl. \$0 rent)	Renter HH paying \$500 - \$849	Renter HH paying \$850 - \$1370	Renter HH paying \$1370 to \$1999	Renter HH paying \$2000 or more	All Renter HH paying under \$500 (incl. \$0 rent)	Renter HH paying \$500 - \$849	Renter HH paying under \$850	Renter HH paying \$850 - \$1370	Renter HH paying \$1370 to \$1999	Renter HH paying \$2000 or more
EAST SUB-REGION					-	-	-	11	5	0.0%	0.0%	0.0%	0.0%	70.0%	30.0%
E	Beaux Arts Village	125	123	15	-	-	-	11	5	0.0%	0.0%	0.0%	0.0%	70.0%	30.0%
E	Bellevue	53,808	50,337	21,126	1,196	2,762	9,125	6,310	1,734	5.7%	13.1%	18.7%	43.2%	29.9%	8.2%
E	Bothell (part)	14,154	13,641	4,823	181	852	2,083	1,347	360	3.8%	17.7%	21.4%	43.2%	27.9%	7.5%
E	Clyde Hill	962	917	82	19	7	-	39	17	23.2%	8.5%	31.7%	0.0%	47.8%	20.5%
E	Hunts Point	203	163	17	11	-	-	4	2	64.7%	0.0%	64.7%	0.0%	24.7%	10.6%
E	Issaquah	12,858	11,927	4,287	407	264	1,777	1,457	382	9.5%	6.2%	15.7%	41.5%	34.0%	8.9%
E	Kenmore	8,269	7,874	2,117	179	565	876	394	103	8.5%	26.7%	35.2%	41.4%	18.6%	4.9%
E	Kirkland (Greater*)	38,627	36,489	12,257	948	1,370	4,874	3,909	1,156	7.7%	11.2%	18.9%	39.8%	31.9%	9.4%
E	Medina	1,118	1,067	152	31	-	14	76	31	20.4%	0.0%	20.4%	9.3%	50.2%	20.1%
E	Mercer Island	9,675	9,191	2,152	224	121	716	832	259	10.4%	5.6%	16.0%	33.3%	38.7%	12.0%
E	Newcastle	4,064	3,872	996	7	91	552	290	56	0.7%	9.1%	9.8%	55.4%	29.1%	5.6%
E	Redmond	24,199	22,405	10,558	410	988	4,667	3,534	958	3.9%	9.4%	13.2%	44.2%	33.5%	9.1%
E	Sammamish	14,931	14,188	1,568	50	67	493	718	241	3.2%	4.3%	7.5%	31.4%	45.8%	15.3%
E	Woodinville	4,580	4,347	1,553	78	250	720	398	107	5.0%	16.1%	21.1%	46.4%	25.6%	6.9%
E	Yarrow Point	390	336	20	-	1	10	7	2	0.0%	6.0%	6.0%	49.7%	35.3%	9.0%
E Total		187,963	176,877	61,723	3,741	7,338	25,908	19,325	5,411	6.1%	11.9%	17.9%	42.0%	31.3%	8.8%
NORTH SUB-REGION					75	191	446	158	25	8.4%	21.4%	29.8%	49.8%	17.7%	2.7%
N	Lake Forest Park	5,407	5,208	895	75	191	446	158	25	8.4%	21.4%	29.8%	49.8%	17.7%	2.7%
N	Shoreline	22,073	21,152	6,723	818	1,566	2,860	1,209	269	12.2%	23.3%	35.5%	42.5%	18.0%	4.0%
N Total		27,480	26,360	7,618	893	1,758	3,306	1,367	294	11.7%	23.1%	34.8%	43.4%	17.9%	3.9%
NORTHEAST SUB-REGION					21	51	74	28	8	11.5%	28.0%	39.5%	40.6%	15.4%	4.6%
NE	Carnation	723	708	183	21	51	74	28	8	11.5%	28.0%	39.5%	40.6%	15.4%	4.6%
NE	Duvall	2,116	2,064	207	13	29	78	66	21	6.3%	13.8%	20.1%	37.8%	32.0%	10.1%
NE	North Bend	2,334	2,213	864	161	192	342	141	27	18.6%	22.3%	40.9%	39.6%	16.4%	3.2%
NE	Skykomish	129	70	36	6	16	14	-	-	16.7%	43.3%	60.0%	40.0%	0.0%	0.0%
NE	Snoqualmie	3,302	3,044	530	83	37	115	213	82	15.7%	7.0%	22.7%	21.7%	40.1%	15.5%
NE Total		8,604	8,099	1,820	284	325	624	448	139	15.6%	17.9%	33.5%	34.3%	24.6%	7.6%
SOUTH SUB-REGION					5	62	124	60	13	1.9%	23.4%	25.3%	46.9%	22.8%	5.0%
S	Algona	930	875	264	5	62	124	60	13	1.9%	23.4%	25.3%	46.9%	22.8%	5.0%
S	Auburn	27,351	26,100	10,417	1,150	3,689	4,158	1,210	210	11.0%	35.4%	46.5%	39.9%	11.6%	2.0%
S	Burien	14,536	13,849	6,547	748	2,291	2,530	798	180	11.4%	35.0%	46.4%	38.6%	12.2%	2.8%
S	Des Moines	12,676	11,568	3,899	343	1,463	1,417	557	119	8.8%	37.5%	46.3%	36.3%	14.3%	3.0%
S	Federal Way	35,927	34,232	14,121	846	4,430	6,275	2,102	468	6.0%	31.4%	37.4%	44.4%	14.9%	3.3%
S	Kent	36,379	34,060	17,011	1,660	4,898	7,690	2,339	424	9.8%	28.8%	38.5%	45.2%	13.8%	2.5%
S	Milton	3,090	2,953	1,418	39	370	763	220	26	2.8%	26.1%	28.8%	53.8%	15.5%	1.8%
S	Normandy Park	2,911	2,764	576	89	239	141	78	29	15.5%	41.4%	56.9%	24.4%	13.6%	5.1%
S	Pacific	2,205	2,094	1,034	75	307	477	144	31	7.3%	29.7%	36.9%	46.2%	13.9%	3.0%
S	Renton	37,340	35,213	15,214	1,301	3,774	6,613	2,876	650	8.6%	24.8%	33.4%	43.5%	18.9%	4.3%
S	SeaTac	11,412	10,282	4,662	487	2,091	1,548	445	91	10.4%	44.9%	55.3%	33.2%	9.5%	1.9%
S	Tukwila	7,679	7,095	3,982	249	1,401	1,825	448	59	6.3%	35.2%	41.4%	45.8%	11.3%	1.5%
S Total		192,436	181,085	79,145	6,992	25,014	33,561	11,278	2,300	8.8%	31.6%	40.4%	42.4%	14.3%	2.9%
SOUTHEAST SUB-REGION					-	90	6	7	3	0.0%	84.9%	84.9%	5.7%	6.6%	2.8%
SE	Black Diamond	1,641	1,475	106	-	90	6	7	3	0.0%	84.9%	84.9%	5.7%	6.6%	2.8%
SE	Covington	5,581	5,396	711	34	76	412	165	23	4.8%	10.7%	15.5%	57.9%	23.3%	3.3%
SE	Enumclaw	4,621	4,482	1,660	256	504	627	220	53	15.4%	30.3%	45.8%	37.8%	13.3%	3.2%
SE	Maple Valley	7,566	7,372	1,131	139	165	430	307	90	12.3%	14.6%	26.9%	38.0%	27.1%	8.0%
SE Total		19,409	18,725	3,608	429	835	1,475	699	170	11.9%	23.1%	35.0%	40.9%	19.4%	4.7%
SEATTLE SUB-REGION					17,834	38,036	53,946	26,662	6,890	12.4%	26.5%	39.0%	37.6%	18.6%	4.8%
SEA	Seattle	302,465	280,453	143,368	17,834	38,036	53,946	26,662	6,890	12.4%	26.5%	39.0%	37.6%	18.6%	4.8%
SEA Total		302,465	280,453	143,368	17,834	38,036	53,946	26,662	6,890	12.4%	26.5%	39.0%	37.6%	18.6%	4.8%
Unincorporated King County (CDPs only)					2,044	3,763	6,942	4,466	1,277	11.1%	20.4%	31.4%	37.5%	24.2%	6.9%
Grand Total		831,737	779,244	315,774	32,217	77,070	125,761	64,246	16,480	10.2%	24.4%	34.6%	39.8%	20.3%	5.2%
Renter Households in Each Income Group					71,800	53,600	68,300	56,900	64,000	22.8%	17.0%	39.9%	21.7%	18.1%	20.3%

*Greater Kirkland includes CDP areas annexed since the last Census: Juanita Kingsgate and Inglewood Finn Hill.

The bar chart below shows the percent of all rental units that are affordable at each income level for the three large sub-regions and in the unincorporated census designated places (CDPs). In this chart, the south and southeast sub-regions are combined, and the north, east, and northeast sub-regions are combined. This three part division (Seattle, North/East, and South) corresponds to the three regions generally used by the King County Housing and Community Development Consortium for funding allocations. However, the areas in the unincorporated CDPs are reported separately.³²



Comparing Very Low Income Rental Housing Stock in the Three Large Sub-Regions

- The most notable fact is the inadequate supply of housing for the 23 percent³³ of renter households who earn 30 percent of median income or below.
- Seattle has the highest supply with 12 percent of units affordable at that income level.
- The South/Southeast cities have just 9 percent.
- The North/East cities have only 7 percent of their units affordable to this very low income population.

³² This data is organized by the cities in each sub-region. The first three sub-regions exclude currently unincorporated areas. The Unincorporated King County data includes housing units in the unincorporated “census-designated places” (CDPs), but those are not divided up by sub-region. There is also a lightly-populated remainder of rural areas that is not reported here.

³³ While those earning below 30 percent of median income are about 12.5 percent of all households in the County, they account for 23 percent of renter households. See page 41 above.

Comparing Low Income Rental Housing Stock (30 – 50 percent and all under 50 percent AMI) in the Sub-Regions

- 17 percent of renter households earn 31 – 50 percent AMI. When added to those at or below 30 percent AMI, nearly 40 percent of renter households earn 50 percent of median income or below.
- As mentioned above, Seattle comes close to that 40 percent demand for low income rental housing, with about 39 percent (12 percent + 27 percent) of its rental housing affordable to low income households.
- The South also meets the need for 40 percent of its rental stock to be affordable at 50 percent AMI. However, in both Seattle and the South, the percent of housing that is affordable to those at or below 30 percent continues to be very insufficient.
- In the North / Eastside cities, only 20 percent of rental housing is affordable to the 40 percent of renters countywide who earn 50 percent AMI or less.
- The unincorporated CDPs of King County also come up short with just 31 percent of their units affordable at 50 percent AMI or below.

Comparing Moderate Income Housing Stock in the Sub-Regions

- An additional 22 percent of renters earn between 51 percent and 80 percent AMI.
- For those moderate income renters, the supply is much more than adequate in all of the sub-regions (see purple bar on chart above). 38 to 42 percent of all rental units throughout the County are affordable at the moderate income level.

However, where there is a significant deficit of units affordable to very low and low income households, such as on the Eastside and in some of the unincorporated areas, there can be demand for the moderate-income units from both higher income households who wish to pay less, and from lower income households who can only find units that are more expensive than they can afford.

Because of the uneven distribution of affordable units throughout the County, it can be very difficult for very low and low-moderate income households to find housing that is close to their workplaces, to public transportation options, to essential human services, or to higher-achieving schools. Recent work on the importance of “place” (residential location) in determining access to opportunity (defined as conditions which enable families and individuals to succeed economically and educationally) makes it clear that this geographic imbalance continues to contribute to inequity of opportunity.

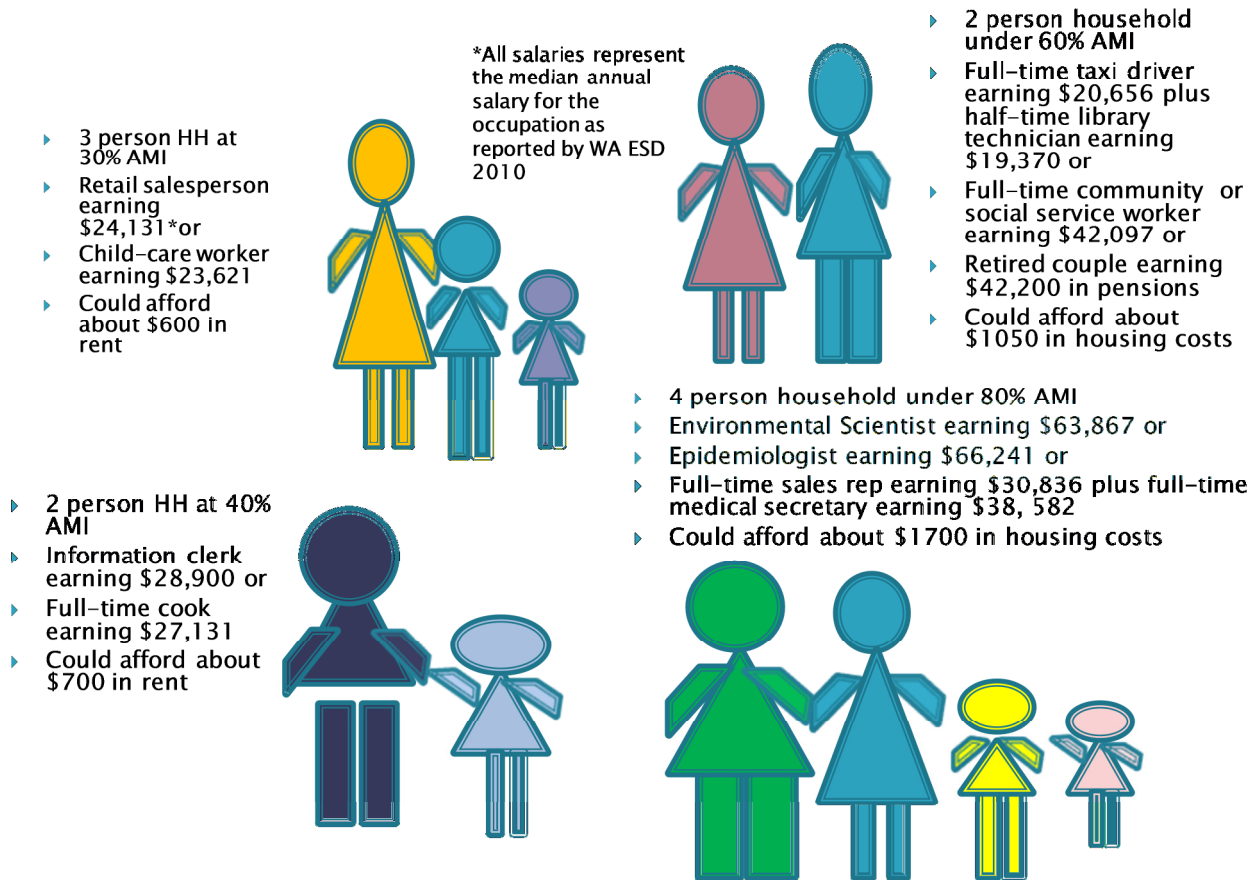
Typical Earnings Needed by Renter Households

- For many fully-employed households, workforce wages are insufficient to pay market-rate rents.
- To pay the \$1086 average rent for an apartment in King County in September 2011, a household would need to make about \$43,400 per year. This is equivalent to one full-time worker earning \$21.75 per hour or two full-time workers earning nearly \$11 per hour – this is well over the minimum wage of \$9.04 per hour.

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- Typical occupations that pay these wages: a biological technician (\$43,100), mental health counselor (\$43,275), first-line retail supervisors (\$44,190) or a dual income household with a full-time food preparation worker (\$11.55 per hour) plus a full-time personal or home care aide (\$11.24 per hour).
- To pay the \$1379 average rent for a three-bedroom/ two-bath unit in King County, a household would need to make about \$55,200 per year. This is equivalent to \$27.58 per hour for one full-time worker, or two full-time workers earning \$13.80 per hour.
- Typical occupations that pay these wages: one skilled construction specialist (\$54,436) or one protective services worker (\$55,505), or one full-time retail salesperson (\$27,489) plus one half-time sports or news media announcer (\$28,729).

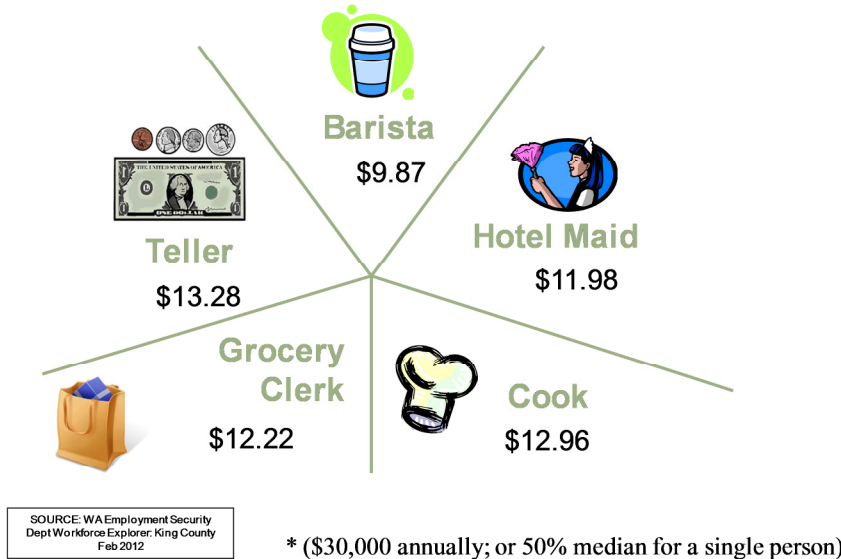
Some Examples of Typical Earnings and Affordable Housing Costs for Households



- Two workers working full-time and making minimum wage would earn about \$37,000 and together could only afford about \$925 per month in rent, which is about \$60 less than the \$983 average rent for a one bedroom apartment in King County. If they had one or two dependents, finding a larger unit they could afford would be extremely challenging except in publicly-assisted housing.
- 21.5 percent of senior households earn 30 percent of median income or below. This is less than \$21,150 for a household of two. They could only afford about \$530 per month in rent - over \$300 less than the average rent for a studio apartment in King County (\$867). This is

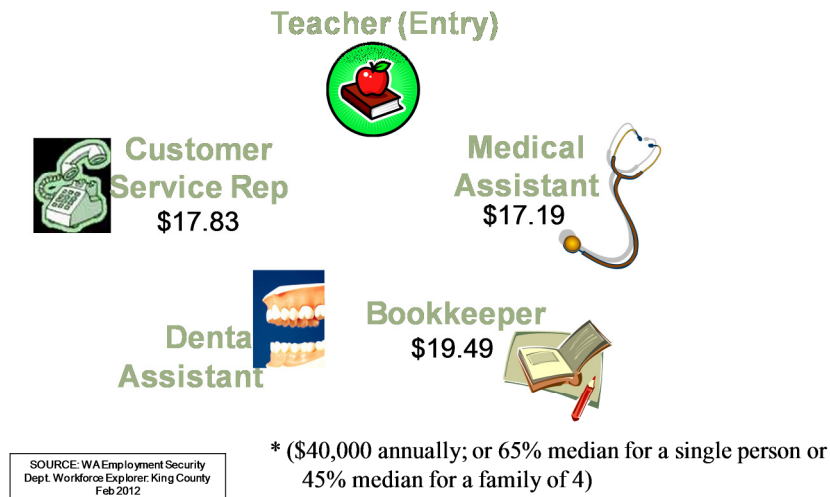
a typical income level for many seniors who live on one or two social security checks with no other source of income.

County residents making less then \$15.00 per hour *



Residents earning less than \$15.00 per hour could afford about \$750 per month in rent. Those earning around \$20.00 per hour could afford just under \$1000 per month. Housing at these rents is usually available for a one- or two-person household but not for larger households, and often not in areas with access to quality schools, public transit, or jobs.

County residents making less then \$20.00 per hour *



PUBLICLY-ASSISTED UNITS PROVIDE SOME AFFORDABILITY FOR VERY LOW INCOME

We have seen that there is a gap between the number of affordable rental units available and the number of low-income households, particularly for households under forty percent of median income. This gap would be much worse without the 65,250 rental units in King County including Seattle that receive some form of public subsidy.

- About 62 percent of these (40,500 units) provide housing for low and very low income households
- Another 22 percent (14,400) support moderate income households.
- The remaining 15 percent (about 10,000 units) serve households over 80 percent AMI.
- About 40,000 of these subsidized units have been built or substantially rehabilitated since 1995.³⁴

The bar chart on page 59 illustrates the remaining deficit of about 40,000 affordable units for those at 30 percent AMI or below, even when most publicly-assisted units are included.

Approximate Number of Subsidized Units at Various Affordability Levels in King County								
	Under 30%	31 - 40%	40 - 50%	50 - 60%	60 - 80%	Total Units affordable Under 80%	80 and above** (various sources)	Total Units with Public Funding
WS Housing Finance Commission (tax credit or bond)	691	952	2,865	5,974	254	10,736		
King County Housing Authority	506	8,803	1,751	2,323	1,963	15,346		
Renton Housing Authority	238		669		588	1,495		
King County Housing & Comm Dev Funds*	624	5,006	740	450	260	7,080		
Seattle Housing Authority and Seattle Off of Hsg Funds	14,145		3549		2609	20,303		
Total Units at Each Level	16,204	14,761	9,574	8,747	5,674	54,960	10,292	65,252
Percent at Affordability Level	25%	22.6%	14.7%	13.4%	8.7%	84.2%	15.8%	100.0%
* KC HCD data reflects income level of actual occupants of units rather than targeted "set asides". Numbers have been rounded up to account for vacant units. In general, there are more occupants of these KC HCD units at the lowest income levels than the number of units set aside, and fewer occupants at the higher income levels (60 - 80%). **Some non-profit bond recipients may provide units at 80 - 100% AMI, but these are not guaranteed.								

³⁴ Most of the units in the table above are accounted for in the 2006 – 2010 ACS data, because the data is based on a sample of all households answer to the question "How much do you pay in rent?" rather than on a survey of market rate rental units. However, it is possible that some households who use Section 8 vouchers would answer the question with the nominal rent for the unit rather than what their household actually pays in addition to their Section 8 voucher.

IMPLICATIONS OF RENTAL HOUSING AFFORDABILITY TRENDS:

Rents in King County have fluctuated in response to changes in employment and the resulting increase or decrease in vacancies. Over the long term there has been a gradual increase in rents, but 2011 rents are lower in real dollars than they were in 2000. This is probably due to the effects of the recession affecting King County from 2008 – 2011. By 2011 employment had not yet returned to 2000 levels, foreclosures continued, previous homeowners moved into the rental market, and prospective home-owners remained renters. Unemployment drove vacancy rates up and rents down from 2009 – 2010, but an increase in renters lowered the vacancy rates in 2011, and rents are rising again.

The supply of affordable units continues to be inadequate for the number of very low and low income households. The percent of the population that earns 50 percent AMI or less has increased from 22 percent in 2000 to nearly 24 percent in 2010. Among renters, nearly 40 percent earn 50 percent of median income or below.

The lack of an adequate supply of affordable units has resulted in 81 percent of all renter households below 50 percent AMI paying an unaffordable amount for rental housing. When all units – subsidized or market rate - are included, there is a deficit of 40,000 units for the very low income households (30 percent AMI or less), and a cumulative deficit of 36,000 units for all households below 40 percent AMI. Very low-income households still face tremendous difficulty in finding and securing affordable housing, and those in the 30 to 40 percent AMI range struggle nearly as much to find and retain affordable housing. This puts many families and individuals at risk of homelessness, straining to meet ordinary costs of food, clothing, and transportation, and vulnerable to financial crisis anytime they encounter an extraordinary expense due to illness, loss of full employment, or other emergencies.

Much of the housing stock for the lowest income households must be addressed through the continuing creation of public and non-profit units, especially for the lowest income groups. However, public and non-profit efforts to increase the housing affordability of rental housing can be supplemented by the private market through innovative local measures such as providing adequate capacity for multi-family development, multifamily tax exemption programs and through the creation of accessory dwelling units. With single family and large apartment or townhouse units often costing \$1,800 to \$2,500 or more in monthly rent, there is a shortage of affordable units for large families, many of whom are recent immigrants.

Countywide, there is a sufficient supply of rental units for those at 60 to 70 percent AMI and above, and the supply is adequate in nearly all of the sub-regions. However, the fact that half of households at 50 – 70 percent also report a cost burden indicates that these renters are not always able to access the units that are affordable to them. The issue of geographic equity is critical for those under 40 percent of median income, and remains a factor for those earning between 40 and 60 percent of median income. This inequity needs to be addressed, not only by increasing affordable housing opportunities in underserved areas, but also through investment in schools, services, public facilities infrastructure and other amenities, in areas where there are higher levels of affordable housing and fewer opportunities. Developing and maintaining affordable housing near transit centers and in better school districts requires concerted and coordinated effort by public, private and non-profit partnerships.

C. Housing Ownership Affordability Trends

OWNERSHIP HOUSING SCARCE FOR MODERATE-INCOME HOUSEHOLDS

- Based upon 2006 – 2010 ACS data on reported home values, 20 percent of all owner-occupied homes including condominiums would be affordable to households earning eighty percent of median income in 2010.
- Forty percent of all King County households earn less than eighty percent of median income, and twenty-five percent of current owners earn less than eighty percent of median income.
- Just 16 percent of all households in King County earn between fifty and eighty percent of median income. These moderate income households are those who are generally considered to be “first-time buyers”. For those close to the top of this income range there are likely to be sufficient affordable units, although many of them would be condominiums or townhomes, and they are more likely to be in the South or Southeast sub-regions than in Seattle or the Eastside.
- Since only 6 percent of all owner-occupied homes would be affordable to those at fifty percent of median income and about 8 percent would be affordable to those at sixty percent of median income, home ownership is likely to be elusive for households in the low-moderate income range.
- About 38 percent of homes were affordable to households earning the full median income for King County. Over half of all homes were affordable at 120 percent of median income.

FORTY PERCENT OF SOUTH COUNTY HOMES ARE AFFORDABLE AT 80 PERCENT AMI

There is a clear differential in home affordability among the sub-regions, with the greatest affordability in the South sub-region.

- Over 40 percent of home values reported in the South Urban sub-region would be affordable to those at eighty percent AMI, and over 31 percent were affordable in the Southeast sub-region. The South Urban sub-region also had 13.3 percent of its home values affordable to those at fifty percent of median income.
- In contrast, Seattle, the East Urban, and the Northeast sub-regions each had just over 12 percent of homes affordable at eighty percent of median income, and about 3 percent to 6 percent affordable at fifty percent of median income.
- The North Urban sub-region and Unincorporated King County fall somewhere in the middle of the other sub-regions. The North sub-region had about 16 percent of homes affordable at eighty percent AMI, while the Unincorporated CDPs had about 20 percent affordable to that income level.

AFFORDABILITY OF OWNERSHIP UNITS BY CITY AND SUB-REGION (ACS 2006 -2010)³⁵

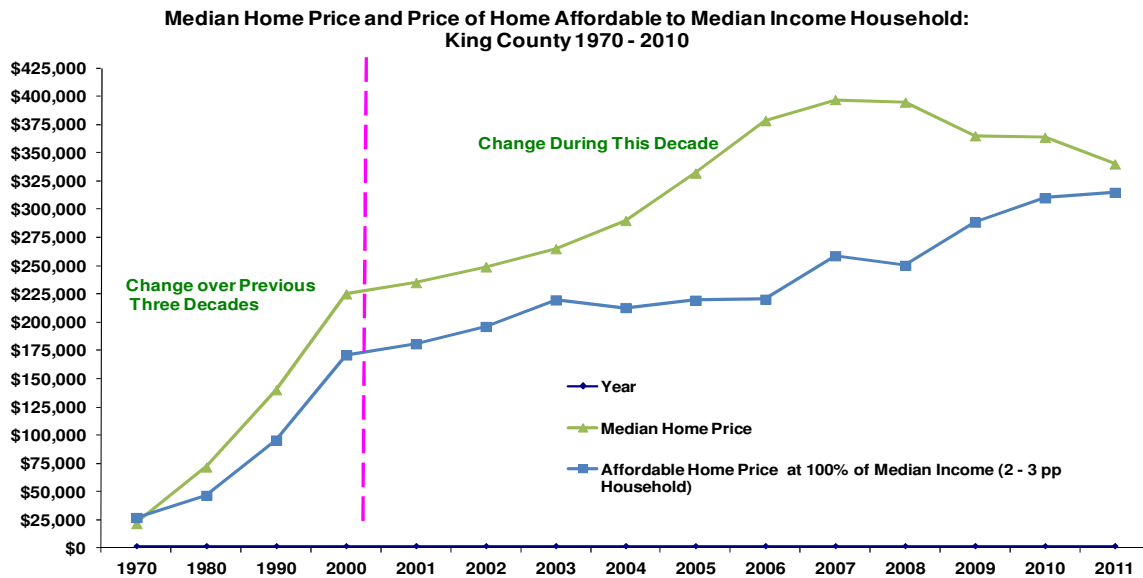
Housing Affordability: 2006-2010 ACS data			Number of Units by Home Value and Income Groups						Percent of Units by Home Value and Income Groups						
Sub Region	CITY OR CDP	Occupied housing units	OWNER-OCCUPIED Housing Units	Under 50% AMI	51 - 80% AMI	81 - 120% AMI	121 - 180% AMI	Over 180% AMI	Home Ownership Rate	Under 50% AMI	51 - 80% AMI	81 - 120% AMI	121 - 180% AMI	Over 180% AMI	
				All Housing Units Under \$166,200	All Housing Units from \$166,200 to \$265,999	All Housing Units from \$266,000 to \$399,999	All Housing Units from \$400,000 to \$599,999	All Housing Units \$600,000 and above		Percent Owner-Occupied Units	All Housing Units Under \$166,200	All Housing Units from \$166,200 to \$265,999	All Housing Units from \$266,000 to \$399,999	All Housing Units from \$400,000 to \$599,999	All Housing Units \$600,000 and above
EAST SUB-REGION															
E	Beaux Arts Villi	123	108	-	-	-	13	95	87.8%	0.0%	0.0%	0.0%	12.2%	87.8%	
E	Bellevue	50,337	29,211	983	1,904	5,165	7,036	14,123	58.0%	3.4%	6.5%	17.7%	24.1%	48.3%	
E	Bothell (part)	13,641	8,818	984	1,161	2,735	2,591	1,346	64.6%	11.2%	13.2%	31.0%	29.4%	15.3%	
E	Clyde Hill	917	835	9	16	7	35	768	91.1%	1.1%	1.9%	0.8%	4.1%	92.0%	
E	Hunts Point	163	146	4	1	1	4	136	89.6%	2.7%	0.9%	0.5%	3.0%	92.9%	
E	Issaquah	11,927	7,640	279	890	1,765	1,987	2,718	64.1%	3.7%	11.7%	23.1%	26.0%	35.6%	
E	Kenmore	7,874	5,757	419	401	1,725	1,849	1,363	73.1%	7.3%	7.0%	30.0%	32.1%	23.7%	
E	Kirkland (Great	36,489	24,232	928	2,683	6,334	6,737	7,550	66.4%	3.8%	11.1%	26.1%	27.8%	31.2%	
E	Medina	1,067	915	9	-	5	35	866	85.8%	1.0%	0.0%	0.5%	3.8%	94.7%	
E	Mercer Island	9,191	7,039	92	205	300	918	5,525	76.6%	1.3%	2.9%	4.3%	13.0%	78.5%	
E	Newcastle	3,872	2,876	86	214	388	616	1,572	74.3%	3.0%	7.4%	13.5%	21.4%	54.6%	
E	Redmond	22,405	11,847	771	1,177	2,778	3,223	3,898	52.9%	6.5%	9.9%	23.4%	27.2%	32.9%	
E	Sammamish	14,188	12,620	161	351	1,687	3,094	7,327	88.9%	1.3%	2.8%	13.4%	24.5%	58.1%	
E	Woodinville	4,347	2,794	90	303	721	838	842	64.3%	3.2%	10.8%	25.8%	30.0%	30.1%	
E	Yarrow Point	336	316	4	-	2	12	299	94.0%	1.3%	0.0%	0.5%	3.6%	94.6%	
E Total			176,877	115,154	4,819	9,307	23,612	28,988	48,428	65.1%	4.2%	8.1%	20.5%	25.2%	42.1%
NORTH SUB-REGION															
N	Lake Forest Par	5,208	4,313	112	343	1,173	1,337	1,348	82.8%	2.6%	8.0%	27.2%	31.0%	31.2%	
N	Shoreline	21,152	14,429	550	2,031	5,161	4,679	2,009	68.2%	3.8%	14.1%	35.8%	32.4%	13.9%	
N Total			26,360	18,742	662	2,374	6,334	6,016	3,356	71.1%	3.5%	12.7%	33.8%	32.1%	17.9%
NORTHEAST SUB-REGION															
NE	Carnation	708	525	43	48	192	183	60	74.2%	8.2%	9.1%	36.6%	34.8%	11.4%	
NE	Duvall	2,064	1,857	159	79	563	629	427	90.0%	8.6%	4.3%	30.3%	33.9%	23.0%	
NE	North Bend	2,213	1,349	70	147	337	378	417	61.0%	5.2%	10.9%	25.0%	28.0%	30.9%	
NE	Skykomish	70	34	8	15	9	3	-	48.6%	22.5%	42.8%	27.4%	7.4%	0.0%	
NE	Snoqualmie	3,044	2,514	82	110	631	786	904	82.6%	3.3%	4.4%	25.1%	31.3%	36.0%	
NE Total			8,099	6,279	362	398	1,732	1,978	1,809	77.5%	5.8%	6.3%	27.6%	31.5%	28.8%
SOUTH SUB-REGION															
S	Algona	875	611	111	275	162	51	12	69.8%	18.2%	45.0%	26.5%	8.3%	1.9%	
S	Auburn	26,100	15,683	3,296	4,068	4,455	2,996	868	60.1%	21.0%	25.9%	28.4%	19.1%	5.5%	
S	Burien	13,849	7,302	412	1,813	2,291	1,705	1,081	52.7%	5.6%	24.8%	31.4%	23.3%	14.8%	
S	Des Moines	11,568	7,669	722	2,260	2,336	1,564	787	66.3%	9.4%	29.5%	30.5%	20.4%	10.3%	
S	Federal Way	34,232	20,111	2,796	5,721	6,210	4,139	1,246	58.7%	13.9%	28.4%	30.9%	20.6%	6.2%	
S	Kent	34,060	17,049	2,029	4,500	5,395	3,844	1,282	50.1%	11.9%	26.4%	31.6%	22.5%	7.5%	
S	Milton	2,953	1,535	169	513	496	287	70	52.0%	11.0%	33.4%	32.3%	18.7%	4.5%	
S	Normandy Park	2,764	2,188	94	75	431	601	987	79.2%	4.3%	3.4%	19.7%	27.4%	45.1%	
S	Pacific	2,094	1,060	93	475	315	111	65	50.6%	8.8%	44.8%	29.7%	10.5%	6.2%	
S	Renton	35,213	19,999	2,393	4,595	6,163	4,760	2,088	56.8%	12.0%	23.0%	30.8%	23.8%	10.4%	
S	SeaTac	10,282	5,620	1,036	1,689	1,605	983	307	54.7%	18.4%	30.1%	28.6%	17.5%	5.5%	
S	Tukwila	7,095	3,113	421	921	921	615	235	43.9%	13.5%	29.6%	29.6%	19.8%	7.6%	
S Total			181,085	101,940	13,571	26,905	30,781	21,655	9,028	56.3%	13.3%	26.4%	30.2%	21.2%	8.9%
SOUTHEAST SUB-REGION															
SE	Black Diamond	1,475	1,369	72	373	384	265	275	92.8%	5.3%	27.2%	28.1%	19.3%	20.1%	
SE	Covington	5,396	4,685	317	1,259	1,646	1,165	298	86.8%	6.8%	26.9%	35.1%	24.9%	6.4%	
SE	Enumclaw	4,482	2,822	509	938	848	443	84	63.0%	18.1%	33.2%	30.0%	15.7%	3.0%	
SE	Maple Valley	7,372	6,241	140	1,104	2,391	1,988	618	84.7%	2.2%	17.7%	38.3%	31.9%	9.9%	
SE Total			18,725	15,117	1,039	3,674	5,269	3,860	1,274	80.7%	6.9%	24.3%	34.9%	25.5%	8.4%
SEATTLE SUB-REGION															
SEA	Seattle	280,453	137,085	3,926	12,737	34,888	38,610	46,923	48.9%	2.9%	9.3%	25.4%	28.2%	34.2%	
SEATTLE Total			280,453	137,085	3,926	12,737	34,888	38,610	46,923	48.9%	2.9%	9.3%	25.4%	28.2%	34.2%
Unincorp King County* (*CDPs only, excludes some rural)			87,645	69,153	3,971	10,037	18,984	18,514	17,646	78.9%	5.7%	14.5%	27.5%	26.8%	25.5%
Grand Total*			779,244	463,470	28,351	65,433	121,601	119,621	128,464	59%	6%	14%	26%	26%	28%
Owner HH by Income Group (all KC)				476,600	61,700	58,300	93,300	109,600	153,700		12.9%	12.2%	19.6%	23.0%	32.2%

³⁵This is an estimate of the number of owner-occupied homes with values that would be affordable at various income levels. It is based on what a household at each income level could afford to buy in 2010 with a 10% down payment, at 5% interest and a monthly mortgage equal to 25% of monthly income. This allowed 5% of income for other housing costs. Recent research indicates that those other costs are often higher because of homeowner's dues and mortgage insurance, so that a mortgage payment of 23% or less of monthly income may be more realistic. Some of that difference is compensated for by a lower average interest rate (under 4%) in 2012 so that the price of the affordable home has changed very little from 2010 to 2012.

King County Consolidated Plan 2012-2014

HOME PRICES FALL SINCE 2007; RISE FASTER THAN INFLATION IN THE LONG-TERM

The graph and table below show how home prices have changed since 1970 and in the past decade. The median home price has declined from its high point in 2007, but in 2011 it was still higher than it was in 2005. The affordability gap for the median income household has narrowed to its lowest point in two decades.



Change in Median Price of All Homes in King County (Condo and Single Family)

Year	Median Home Price	Percent Chg in Median Home Price from Previous Decade or Previous Year	Affordable Home Price at 100% of Median Income (2 - 3 pp Household)
1970	\$ 21,700		\$ 26,900
1980	\$ 71,700	230.4%	\$ 46,600
1990	\$ 140,100	95.4%	\$ 95,500
2000	\$ 225,000	60.6%	\$ 171,000
2001	\$ 235,000	4.4%	\$ 180,900
2002	\$ 249,000	6.0%	\$ 196,200
2003	\$ 265,000	6.4%	\$ 219,700
2004	\$ 289,950	9.4%	\$ 212,900
2005	\$ 332,000	14.5%	\$ 219,300
2006	\$ 378,500	14.0%	\$ 220,300
2007	\$ 397,000	4.9%	\$ 258,800
2008	\$ 394,900	-0.5%	\$ 250,200
2009	\$ 365,000	-7.6%	\$ 288,600
2010	\$ 363,500	-0.4%	\$ 310,000
Chg: 2000 - 2010	\$ 138,500	61.6%	\$ 139,000
2011	\$ 340,000	-6.5%	\$ 315,000

It is notable that while home prices tripled in current (or nominal) dollars in the 1970s and doubled in the 1980s, the increase from 1990 to 2000 and from 2000 to 2010 has been somewhat slower - at around 61 percent. Over the long term, however, home prices continue to rise much faster than the general rate of inflation.

The overall consumer price index for the Seattle area increased about 25 percent from 2000 to 2010, but homes were 61.6 percent higher. In real dollars (after accounting for inflation/increase in wages), home prices in 2008 were more than twice as expensive as they were in 1980.

The narrowing of the affordability gap for median income buyers since 2008 is partly due to a decrease in median home price since 2007, but it is also due to historically low interest rates. Yet, because of a very cautious credit market, many prospective buyers may not be able to qualify for a mortgage. Home prices remained fairly low through the beginning of 2012 due to continued sale of foreclosed homes and an accumulated supply of homes for sale. However, that began to change later in the spring of 2012. By the end of 2012 and beyond, the supply of available homes may become tighter and prices continue to rise.

CONDOS PROVIDE MORE AFFORDABLE OWNERSHIP THAN SINGLE FAMILY HOMES

The table below shows the affordability of multi-family ownership housing in King County. Most condominiums are flats in multi-family buildings, but some may be attached or detached single family where the land is owned in common by a condominium association.

Although condos sales prices are more affordable, the additional cost of homeowner's dues may mean that the usual allowance of 5 percent of monthly income for housing costs beyond the mortgage payment (property taxes, insurance, utilities, etc.) is insufficient and should be 7 percent or more (see note to home ownership table above). This might mean an increase of a household's total cost to 32 percent or 33 percent of their monthly income.

In order to keep costs under 30 percent of monthly income, the affordable home price would need to be as much as \$20,000 less than the comparable home price for a single family home with no homeowner's dues. These adjustments for the cost of homeowner's dues have not been made in the table below.

- Condominiums represented just over 20 percent of all home sales in 2010. The median condo price (\$260,000) was about two-thirds of the median price of a single family home (\$394,000).
- 21 percent of condominiums were affordable to two-person households earning 60 percent AMI.
- Over 42 percent were affordable to two-person households earning 80 percent AMI
- As with all homes, more condominiums are affordable in the South, Southeast and North Urban regions, and fewer are affordable in the Seattle and Eastside regions.
- At a median of \$383,000 in 2010, condos in the City of Seattle cost more than the median home price for all homes in the county. However, Seattle has the largest supply of condos and nearly 30 percent of them are affordable to households earning 80 percent AMI.

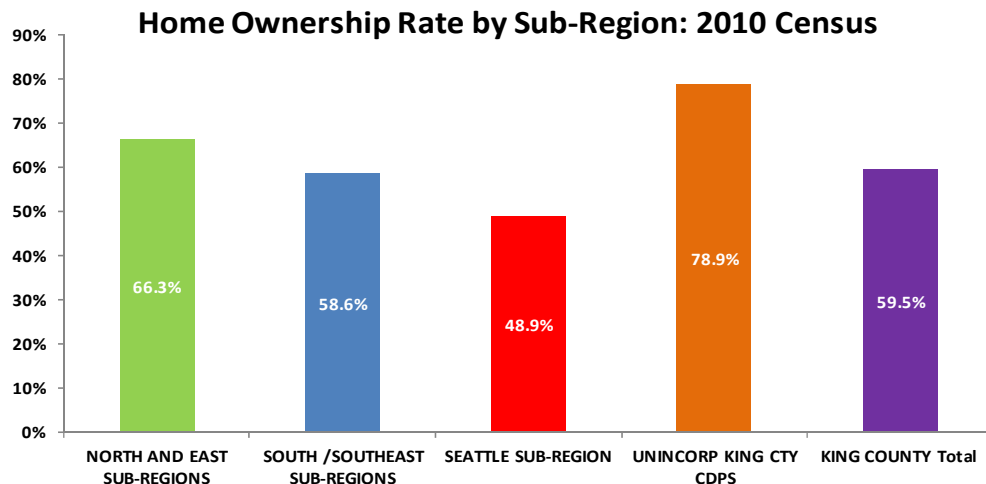
King County Consolidated Plan 2012-2014

CONDO PRICES AND AFFORDABILITY BY CITY AND SUB-REGION:2010					
Place Name	Number of Condo Sales	Condo Average Sale Price / Weighted Average for Region	Condo Median Sale Price	Percent Affordable at 60% AMI	Percent Affordable at 80% AMI
EAST URBAN REGION					
Beaux Arts	0				
Bellevue	414	\$ 371,862	\$ 294,500	12.1%	35.5%
Bothell (part)	51	\$ 296,700	\$ 289,950	13.7%	43.1%
Clyde Hill	0				
Hunts Point	0				
Issaquah	187	\$ 258,321	\$ 245,000	20.9%	48.1%
Kirkland	299	\$ 381,570	\$ 299,950	22.4%	37.5%
Kenmore	52	\$ 200,932	\$ 196,500	44.2%	78.8%
Medina	0				
Mercer Island	44	\$ 363,547	\$ 277,000	4.5%	34.1%
Newcastle	20	\$ 232,639	\$ 219,975	30.0%	65.0%
Redmond	198	\$ 275,633	\$ 259,975	17.2%	39.9%
Sammamish	39	\$ 262,683	\$ 262,500	12.8%	41.0%
Woodinville	23	\$ 185,520	\$ 165,000	52.2%	73.9%
Yarrow Point	0				
E Total	1,327	\$ 325,292		18.5%	41.6%
NORTH URBAN REGION					
Lake Forest Park	7	\$ 190,071	\$ 154,000	57.1%	85.7%
Shoreline	45	\$ 248,527	\$ 200,000	35.6%	66.7%
N Total	52	\$ 240,658		38.5%	69.2%
NORTHEAST RURAL CITIES REGION					
Carnation	0				
Duvall	3	\$ 203,167	\$ 207,000	0.0%	100.0%
North Bend	0				
Skykomish	0				
Snoqualmie	31	\$ 292,177	\$ 285,000	0.0%	22.6%
NE Total	34	\$ 284,324		0.0%	29.4%
SOUTH URBAN REGION					
Algona	1	\$ 360,000	\$ 360,000	0.0%	0.0%
Auburn (part)	68	\$ 183,027	\$ 192,500	36.8%	75.0%
Burien	24	\$ 128,745	\$ 126,000	79.2%	100.0%
Des Moines	46	\$ 183,320	\$ 129,664	69.6%	78.3%
Federal Way	115	\$ 141,027	\$ 136,500	87.8%	94.8%
Kent	172	\$ 205,527	\$ 204,000	41.9%	62.2%
Milton (part)	0				
Normandy Park	4	\$ 302,725	\$ 311,975	0.0%	0.0%
Pacific (part)	0				
Renton	118	\$ 190,976	\$ 189,250	46.6%	71.2%
SeaTac	35	\$ 183,342	\$ 189,990	37.1%	94.3%
Tukwila	18	\$ 145,597	\$ 152,500	88.9%	100.0%
S Total	601	\$ 180,834		55.4%	76.9%
SOUTHEAST CITIES REGION					
Black Diamond	0				
Covington	2	\$ 189,225	\$ 189,225	50.0%	100.0%
Enumclaw (part)	2	\$ 140,225	\$ 140,225	100.0%	100.0%
Maple Valley	10	\$ 248,430	\$ 251,500	0.0%	40.0%
SE Total	14	\$ 224,514		21.4%	57.1%
SEATTLE REGION					
Seattle	1,713	\$ 383,419	\$ 298,000	10.4%	29.6%
SEATotal	1,713	\$ 383,419		10.4%	29.6%
Unknown Location	2	\$ 134,161	\$ 134,161	0.0%	0.0%
UNINCORPORATED URBAN AND RURAL					
Unincorp King County	165	\$ 225,950	\$ 232,000	26.1%	52.7%
Total KC	3,908	\$ 322,419	\$ 260,000	21.1%	42.5%
*The average household size in King County is just under 2.4 persons per household. Because condominiums are generally smaller, affordability for condos is based on a two-person household. HUD income levels have been used to determine the maximum income of the two-person household in each income group. Based on that income, the mortgage payment and home price for that income group is calculated using a 10% downpayment and 5% interest on a conventional loan. The affordable home price is rounded up to the next thousand dollars. At 60% AMI, a household could afford a condo priced at about \$180,000; at 80% AMI, \$240,000; at 100% AMI (median income), \$300,000.					

HOME OWNERSHIP RATES AND COSTS BY SUB-REGION

At just below 49 percent Seattle has a considerably lower home ownership rate than the County rate of 59.5 percent. This is typical of central cities which often have more multi-family / rental housing for students, young households, and senior households.

- The highest home ownership rate is in the unincorporated areas of King County. The unincorporated census-designated places (CDPs) have a 79 percent ownership rate.
- The South County's ownership rate of 58.6 percent is just slightly lower than the countywide average of 59.5 percent.
- The North and East sub-regions have a relatively high home ownership rate at 66.3 percent.



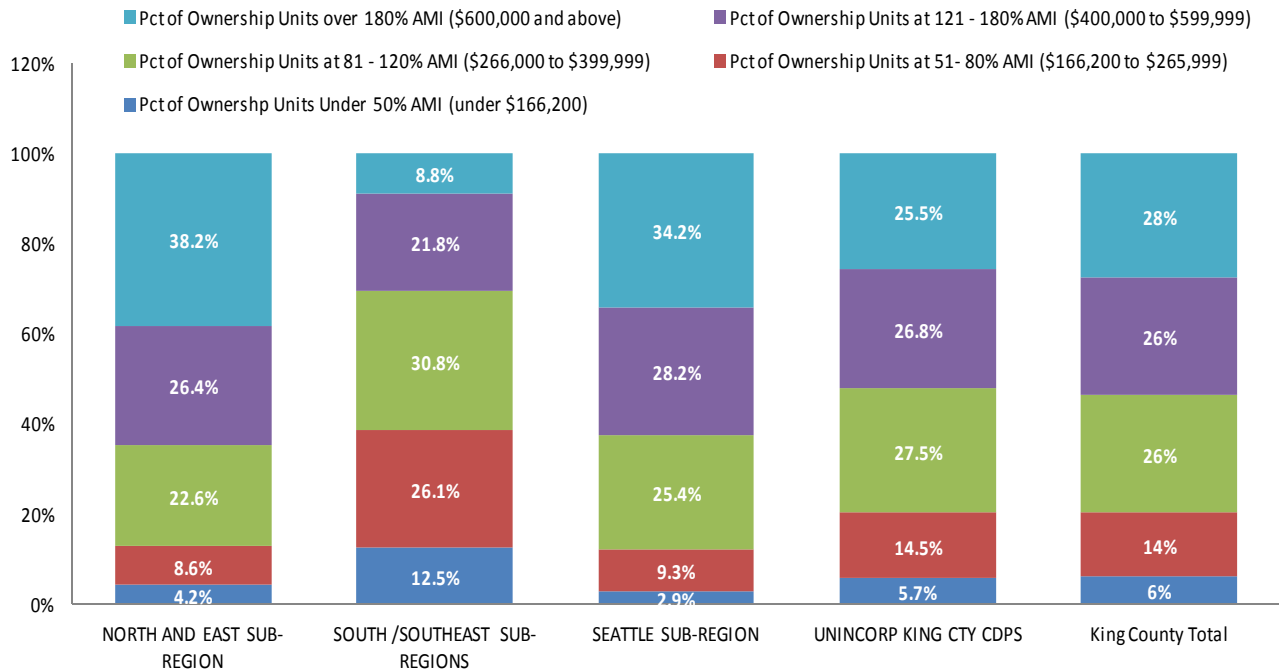
Ownership Housing Cost by Sub-region

- Seattle has the lowest percent (2.9 percent) of ownership units affordable at 50 percent AMI or below.
- The North/Eastside has just 4.2 percent of homeowner units affordable at this low income level.
- However, when all units under 80 percent AMI are considered, Seattle (12.2 percent) and the North/Eastside (12.8 percent) have roughly the same proportion of units available to low and moderate income households.
- The South/Southeast sub-region has about 12.5 percent of homeowner units affordable to low income households, and another 26.1 percent affordable to moderate income households (51 – 80 percent AMI). Together this means that nearly 39 percent of its ownership housing stock is affordable to low and moderate income buyers.
- All the sub-regions have about one quarter of their homeowner units (22.5 percent to 27.5 percent) that are affordable to middle-income households.
- Except for the South, well over half of all ownership units are only affordable to those making 120 percent of median income or more.
- In the North/East sub-region, nearly two-thirds of its ownership units are only affordable to those making over 120 percent of median income.

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- In the South/Southeast sub-region, the proportion is reversed with nearly 70 percent of its units affordable to those earning 120 percent AMI or less, while just over 30 percent are only affordable at 120 percent AMI or more.

Affordability of Home Ownership Units by Sub-Region



Overall Housing Affordability in King County

When affordable rental units are added to affordable ownership units, it is possible to see the full range of affordable housing options at each income level in relationship to the current proportion of the population in each income group.

For the County as a whole, 6.1 percent of all units are affordable at 30 percent of median income or below, compared to 12.5 percent of households at that income level. 11.6 percent of all units are affordable at 31 to 50 percent of median income, compared to 11.2 percent of households at that income level. Added together 17.7 percent of all units are affordable at 50 percent of median income with 23.6 percent of households falling into that income category. This suggests that the greatest deficit overall is for households at or below 30 percent of median income, although it is clear from the cost-burden data that many households in the 31 – 50% income range also overpay for housing, because they compete with the very low income households for an inadequate supply of affordable housing.

Overall Housing Affordability Based on 2006 - 2010 ACS data				Percent of ALL Units Affordable for Various Income Groups								
CITY OR CDP	Total housing units	Occupied housing units	Percent of HH in Income Group	<30% AMI	31 - 50% AMI	All Units under 50% AMI	51 - 80% AMI	81 - 120% AMI	121 - 180% AMI	Over 180% AMI (all owner)	Total	
				12.5%	11.2%	23.6%	16.0%	19.0%	18.7%	22.7%	100.0%	
EAST SUB-REGION												
Beaux Arts Village	125	123		0.0%	0.0%	0.0%	0.0%	8.5%	14.4%	77.1%	100.0%	
Bellevue	53,808	50,337		3.6%	6.3%	9.8%	21.9%	22.8%	17.4%	28.1%	100.0%	
Bothell	14,154	13,641		6.0%	8.8%	14.8%	23.8%	29.9%	21.6%	9.9%	100.0%	
Clyde Hill	962	917		2.1%	1.7%	3.8%	1.7%	5.0%	5.6%	83.8%	100.0%	
Eastgate CDP	1,881	1,845		2.7%	2.5%	5.2%	8.7%	33.5%	29.9%	22.6%	100.0%	
Hunts Point	203	163		8.0%	1.2%	9.2%	0.8%	3.0%	3.8%	83.2%	100.0%	
Issaquah	12,858	11,927		4.1%	3.8%	8.0%	22.4%	27.0%	19.9%	22.8%	100.0%	
Kenmore	8,269	7,874		6.0%	8.7%	14.8%	16.2%	26.9%	24.8%	17.3%	100.0%	
Kirkland (Greater*)	38,627	36,489		3.5%	5.4%	8.9%	20.7%	28.1%	21.6%	20.7%	100.0%	
Klahanie CDP	3,914	3,880		0.7%	5.1%	5.8%	9.7%	28.7%	26.3%	29.4%	100.0%	
Medina	1,118	1,067		3.4%	0.4%	3.7%	1.3%	7.6%	6.2%	81.2%	100.0%	
Mercer Island	9,675	9,191		3.0%	1.7%	4.8%	10.0%	12.3%	12.8%	60.1%	100.0%	
Newcastle	4,064	3,872		0.6%	4.2%	4.8%	19.8%	17.5%	17.4%	40.6%	100.0%	
Redmond	24,199	22,405		4.1%	5.6%	9.7%	26.1%	28.2%	18.7%	17.4%	100.0%	
Sammamish	14,931	14,188		1.2%	0.8%	2.0%	5.9%	16.9%	23.5%	51.6%	100.0%	
Union Hill- Novelty Hill CDP	7,048	6,793		1.2%	0.9%	2.1%	6.0%	18.6%	24.1%	49.3%	100.0%	
Woodinville	4,580	4,347		1.8%	7.8%	9.6%	23.5%	25.7%	21.7%	19.4%	100.0%	
Yarrow Point	390	336		1.2%	0.4%	1.5%	3.0%	2.5%	4.0%	89.0%	100.0%	
E Total	200,806	189,395			3.5%	5.2%	8.6%	19.1%	24.3%	19.9%	28.2%	100.0%
NORTH SUB-REGION												
Lake Forest Park	5,407	5,208		1.8%	5.4%	7.3%	15.2%	25.6%	26.1%	25.9%	100.0%	
Shoreline	22,073	21,152		4.8%	9.1%	13.9%	23.1%	30.1%	23.4%	9.5%	100.0%	
N Total	27,480	26,360		4.2%	8.3%	12.6%	21.5%	29.2%	23.9%	12.7%	100.0%	
NORTHEAST SUB-REGION												
Ames Lake CDP	589	555		2.2%	0.0%	2.2%	6.7%	27.1%	28.2%	35.9%	100.0%	
Baring CDP	175	97		26.8%	42.7%	69.5%	20.5%	4.3%	3.2%	2.5%	100.0%	
Carnation	723	708		7.5%	8.8%	16.3%	17.2%	31.1%	27.0%	8.5%	100.0%	
Cottage Lake CDP	7,819	7,531		1.9%	1.7%	3.6%	5.8%	15.7%	23.5%	51.4%	100.0%	
Duvall	2,116	2,064		7.4%	2.4%	9.7%	7.6%	30.5%	31.5%	20.7%	100.0%	
Fall City CDP	772	755		13.8%	5.3%	19.0%	18.5%	25.1%	21.9%	15.5%	100.0%	
Lake Marcel-Stillwater CDP	506	423		0.0%	2.8%	2.8%	22.3%	32.2%	27.1%	15.6%	100.0%	
North Bend	2,334	2,213		9.8%	9.3%	19.1%	22.1%	21.6%	18.3%	18.9%	100.0%	
Riverbend CDP	773	759		0.0%	2.5%	2.5%	25.1%	35.0%	26.0%	11.4%	100.0%	
Skykomish	129	70		14.3%	27.5%	41.8%	41.4%	13.3%	3.6%	0.0%	100.0%	
Snoqualmie	3,302	3,044		4.1%	2.5%	6.7%	7.4%	27.7%	28.5%	29.7%	100.0%	
Tanner CDP	292	274		3.3%	5.8%	9.1%	2.2%	13.9%	25.2%	49.6%	100.0%	
Wilderness Rim CDP	693	594		0.0%	3.2%	3.2%	28.2%	41.5%	27.0%	0.0%	100.0%	
NE Total	20,223	19,087			4.4%	3.6%	8.1%	11.1%	23.0%	24.9%	32.9%	100.0%
SOUTH SUB-REGION												
Algona	930	875			5.1%	15.2%	20.3%	45.6%	25.4%	7.3%	1.3%	100.0%
Auburn	27,351	26,100	14.0%		17.1%	31.2%	31.5%	21.7%	12.3%	3.3%	100.0%	
Boulevard Park CDP	2,246	1,995	3.4%		30.6%	33.9%	35.6%	18.5%	10.1%	1.9%	100.0%	
Bryn Mawr-Skyway CDP	6,130	5,572	9.5%		10.3%	19.8%	27.6%	26.8%	18.0%	7.7%	100.0%	
Burien	14,536	13,849	6.2%		18.7%	24.9%	31.4%	22.3%	13.6%	7.8%	100.0%	
Des Moines	12,676	11,568	5.0%		16.9%	21.9%	31.8%	25.0%	14.5%	6.8%	100.0%	
East Hill-Meridian CDP	10,275	9,708	7.7%		7.8%	15.4%	24.5%	31.7%	22.1%	6.2%	100.0%	
Fairwood CDP (King County)	7,533	7,089	2.4%		5.8%	8.2%	21.6%	35.3%	27.2%	7.7%	100.0%	
Federal Way	35,927	34,232	6.6%		17.0%	23.6%	35.0%	24.3%	13.5%	3.6%	100.0%	
Kent	36,379	34,060	7.8%		17.5%	25.2%	35.8%	22.7%	12.5%	3.8%	100.0%	
Lakeland North CDP	4,401	4,229	3.2%		4.4%	7.6%	34.9%	32.5%	17.9%	7.2%	100.0%	
Lakeland South CDP	4,333	4,084	7.9%		5.8%	13.7%	30.7%	29.6%	18.2%	7.8%	100.0%	
Milton	3,090	2,953	3.8%		15.8%	19.6%	43.2%	24.3%	10.6%	2.4%	100.0%	
Normandy Park	2,911	2,764	4.5%		10.7%	15.3%	7.8%	18.4%	22.8%	35.7%	100.0%	
Pacific	2,205	2,094	4.2%		18.5%	22.7%	45.5%	21.9%	6.8%	3.1%	100.0%	
Renton	37,340	35,213	7.1%		14.1%	21.2%	31.8%	25.7%	15.4%	5.9%	100.0%	
Riverton CDP	2,484	2,296	6.4%		20.3%	26.8%	34.0%	25.9%	12.6%	0.8%	100.0%	
SeaTac	11,412	10,282	11.9%		23.3%	35.1%	31.5%	19.9%	10.4%	3.0%	100.0%	
Tukwila	7,679	7,095	5.9%		23.3%	29.2%	38.7%	19.3%	9.5%	3.3%	100.0%	
Vashon CDP	5,263	4,374	3.8%		6.0%	9.8%	10.2%	22.9%	25.2%	31.9%	100.0%	
White Center CDP	5,310	4,861	7.2%	16.8%	24.0%	38.0%	23.4%	13.2%	1.4%	100.0%		
S Total	240,411	225,293		7.6%	15.7%	23.3%	32.1%	24.3%	14.5%	5.7%	100.0%	
SOUTHEAST SUB-REGION												
Black Diamond	1,641	1,475		2.1%	8.9%	11.0%	25.7%	26.5%	18.2%	18.6%	100.0%	
Covington	5,581	5,396		2.4%	5.5%	7.9%	31.0%	33.6%	22.0%	5.5%	100.0%	
East Renton Highlands CDP	4,215	3,919		1.7%	2.6%	4.3%	15.3%	31.9%	29.1%	19.4%	100.0%	
Enumclaw	4,621	4,482		14.5%	13.9%	28.3%	34.9%	23.8%	11.1%	1.9%	100.0%	
Hobart CDP	2,385	2,347		2.9%	2.9%	5.9%	9.2%	21.8%	24.9%	38.2%	100.0%	
Lake Holm CDP	1,456	1,331		5.6%	2.9%	8.6%	23.7%	21.1%	18.7%	28.0%	100.0%	
Lake Morton-Berrydale CDP	3,509	3,353		6.5%	2.9%	9.4%	19.5%	28.6%	24.1%	18.4%	100.0%	
Maple Heights-Lake Desire C	1,135	1,084		0.0%	0.5%	0.5%	8.8%	21.2%	26.1%	43.4%	100.0%	
Maple Valley	7,566	7,372		3.1%	3.0%	6.0%	20.8%	36.6%	28.2%	8.4%	100.0%	
Mirrormont CDP	1,452	1,409		5.4%	2.2%	7.6%	6.8%	16.5%	23.6%	45.6%	100.0%	
Ravensdale CDP	376	368		6.3%	7.3%	13.5%	14.8%	24.5%	23.3%	23.9%	100.0%	
Shadow Lake CDP	773	764		1.3%	11.5%	12.9%	15.5%	21.0%	22.2%	28.5%	100.0%	
SE Total	34,710	33,300			4.7%	5.2%	9.9%	21.9%	29.1%	23.1%	16.0%	100.0%
SEATTLE SUB-REGION												
Seattle	302,465	280,453			7.0%	14.3%	21.3%	23.8%	21.9%	16.2%	16.7%	100.0%
SEA Total	302,465	280,453			7.0%	14.3%	21.3%	23.8%	21.9%	16.2%	16.7%	100.0%
Grand Total	826,095	773,888			6.1%	11.6%	17.7%	24.6%	23.8%	17.4%	16.5%	100.0%

*Includes recent annexations of Kingsgate and Ingleside-Elgin Hill CDPs

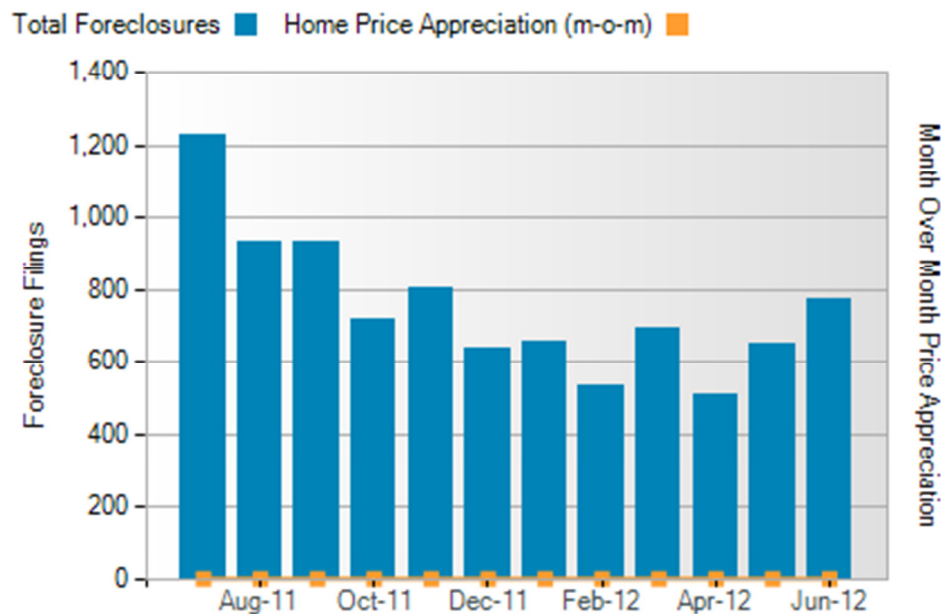
*Includes recent annexations of Kingsgate and Inglewood-Finn Hill CDPs

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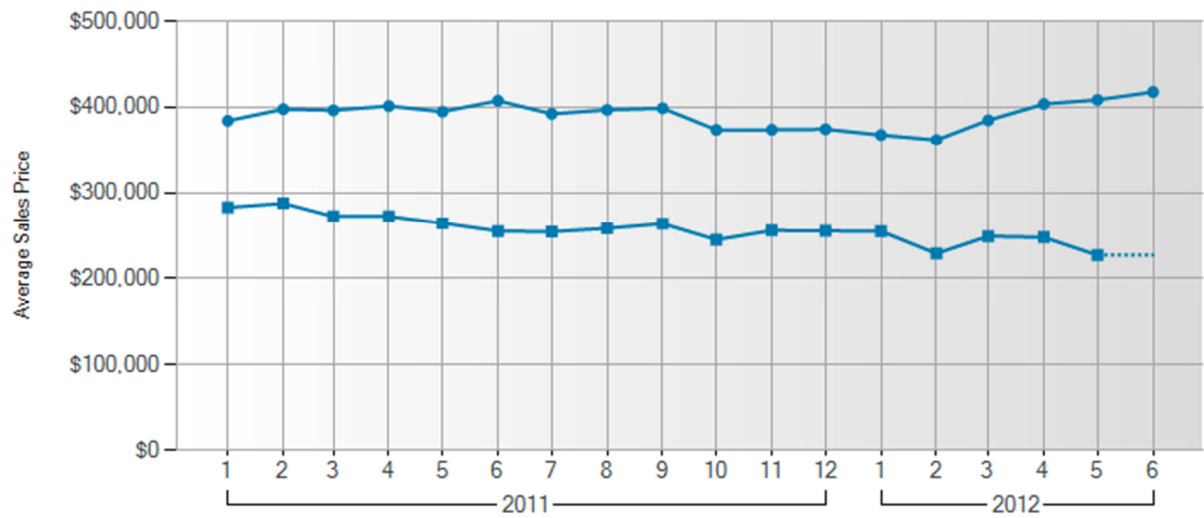
Foreclosures and Homeowner Households at Risk

The number of properties subject to a preliminary indicator of foreclosure (Notice of Trustee Sale) in King County began to rise rapidly in 2007 and 2008, accelerated at the beginning of 2009, and was leveling off by 2012. However, a steady supply of foreclosed homes in 2012 has slowed the recovery of the housing market and prevented home prices from returning to pre-recession conditions.

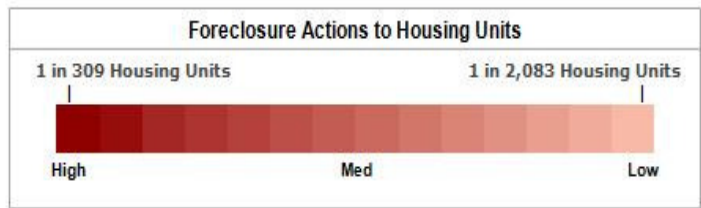
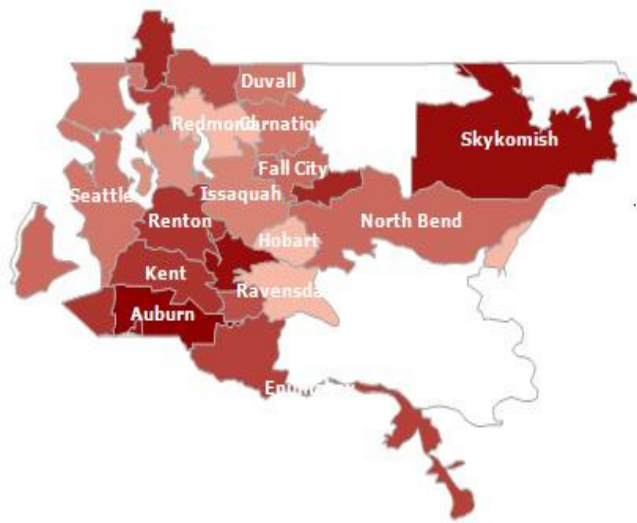
- The number of Notices of Trustee Sales, an early indicator of impending foreclosure, which averaged around 200 per month in 2006, rose to more than 600 per month in the second half of 2008.
- In the spring of 2009, the number of Notices of Trustee Sale had risen to over 900 per month.
- By 2011 to 2012, actual foreclosures in King County were averaging about 750 per month. In June 2012, there were 774 foreclosures in King County.



As noted above, average home sale prices remained fairly flat during 2011, fell further at the beginning of 2012, and began to rise in the spring and summer of 2012. The average price of foreclosed homes continued to decline.



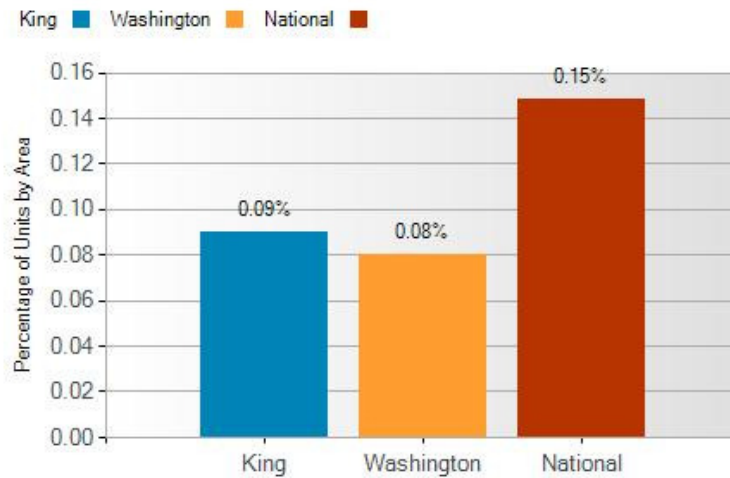
The map below from June 2012 indicates a high rate of foreclosure in many areas in the South County, but also in the northeast cities of King County: Kenmore, Bothell, Woodinville, and the Inglewood / Juanita Kingsgate areas recently annexed to Kirkland.



C.

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King County still has a relatively low rate of foreclosures compared to many parts of the country. However, in 2012 it was slightly higher than the statewide rate.



Many households are supporting high cost mortgages which put them at high risk of foreclosure although they are not yet in default on their loans.

IMPLICATIONS OF OWNERSHIP HOUSING AFFORDABILITY TRENDS

Home prices, whether single family or condominium, continue to increase considerably faster than the general rate of inflation over the long-term, although the pace of that increase has slowed somewhat since 1990.

Because of low interest rates and easy financing, many households bought homes during the 2002 – 2007 “boom”, causing the median home price to spike by nearly \$150,000 dollars (about \$117,000 in real dollars) during those five years. A proportion of these households were not able to maintain payments as higher interest rates became due and the recession set in. This has lowered the home ownership rate in King County from about 62 percent in 2007 to 59 percent in 2010. King County’s ownership rate has fluctuated between 59 percent and 63 percent since 1970.

There are two ways to view the fact that home prices continue to outpace inflation and wage growth. One is that a homebuyer who buys and keeps a home over a longer term is likely to gradually increase its household wealth and have greater security as they approach retirement years. For many households this is a primary means of “saving” for retirement.

The other view, from the perspective of the new homebuyer, is that homes are likely to be taking a larger chunk of one’s income, often straining household finances, leaving little resilience for emergencies, and limiting ability to save for long-term needs such as higher education and retirement. One factor of rising costs is the fact that homes have been increasing in size and in amenities. Another factor is the increase in urban land values as people are attracted to living in King County and come here to enjoy the generally positive economic climate.

The challenge of this situation is to find ways to build homes more economically and sustainably, reducing their size, and “carbon footprint”, and fitting them compactly into the urban landscape. It may also be appropriate to be more selective about what types of amenities truly add value to a home. Condominiums and townhomes have contributed toward this goal, but more innovative ways to build affordable homes still need to be explored and developed.

Another, more serious challenge, is the growing disparity in income and wealth in King County which appears to be creating a “renter class” and an “owner class”. There has always been an income difference between renters and owners, with some renters and owners at all income levels. However, the gap seems to be growing. For some households it appears that their wage-earning ability will never equal what they need to save to buy a home. This could be partially accounted for by the demographic trend toward smaller households, with many households having only one wage earner (38 percent of King County households are single person or single parent). It should be possible for a single-worker household with a moderate but reliable income to find an ownership opportunity that is affordable to them. Currently two workers making minimum wage or one worker making twice the minimum wage would earn about \$34,000 per year, putting the household in the 50 percent AMI income group. They could only afford a home priced at about \$150,000. This is about \$70,000 less than the median-priced condominium in King County.